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The Department of
FINANCIAL INSTITUTIONS

State of Indiana July 1, 1984 to June 30, 1985

THE DEPARTMENT OF FINANCIAL INSTITUTIONS

STATE OF INDIANA

July 1, 1984 to June 1985

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SUMMARY OF OPERATIONS

The July 1, 1984, to June 30, 1985, fiscal year was a year of increased activity in all divisions of the department. The Members of the department met for regular meetings twice each month and conducted 59 fairness hearings for formation of bank holding companies through a plan of stock exchange. Each hearing was held in the city of the applicant.

During the legislative session several bills were passed which affect the activities of the department. The most significant to the department workload was Senate Bill #1, the Banking Structure Bill. The latter months of the fiscal year were spent preparing forms and addressing staffing and training for these changes. Three people had been added to the bank division early in the year to facilitate the development of a "crisis" examination team and four additional persons were added in June to assist in the anticipated increase in De NOUA Contiguous County Branching and MBHC Acquisition and Merger Applications. Other 1984-85 financial institution legislation passed which involves supervision and regulation interface includes:

- Amendments to the credit union statutes for the expansion of credit union field of membership to include non-related groups too small to form their own credit union; and
- Provisions for savings and loan associations and credit unions of $3 million or more in assets to be a depository for public funds up to 10% of assets

Two state chartered banks in imminent danger of insolvency were sold under the terms of the "Trouble Bank Bill" and one state chartered bank was closed by the Department of Financial Institutions during the year. FDIC was named the receiver of the closed institution. They assumed the classified losses and sold the remaining assets to the First National Bank of Terre Haute, avoiding any loss or disruption of service to customers.

Because of the reduced number of state chartered savings and loans and credit unions, these two divisions are now under one supervisor and share examination personnel.

Turnover continues to be a major personnel problem. To address this problem a Training, Education and Communication Division was established. In addition to orientation, expanded office and field training, we have been fortunate to have professional examiner schools available at minimal or no cost. These schools are funded by the Conference of State Bank Supervisors, the National Association of State Savings and Loan Supervisors and the Credit Union National Association. Thirty-one bank examiners attended CSBS sponsored schools; 12 beginning examiner school; 4 intermediate examiner school; 4 senior examiner school; 5 advanced examiner school; 3 trust examiner school; 2 data processing examiner school; and 1 bank analysis examiner school. In addition, thirteen examiners attended savings and loan and credit union examiner schools. In-service orientation programs were initiated along with self-study programs and a field trainer position was established to travel with new examiners on early assignments.

Communications to the institutions we supervise were also expanded. Four "DFI Updates" were distributed during the year discussing changes in statutes affecting financial institutions, regulations, policies and explanations of supervisory actions.

The Department of Financial Institutions is an equal employment employer. Our affirmative action plans are reviewed and adjusted annually.

In the area of public awareness of consumer credit rights, the consumer credit division continued to present programs to school classes and civic groups. In August, a booth at the Indiana State Fair provided additional contact with the consumer. Public service spots or articles were produced and distributed to media outlets across the state.

The Department of Financial Institutions produced twelve thirty minute TV shows on the department and its function titled "It's Your Money." The programs were viewed on an Indianapolis cable station and will be circulated to other Indiana cable stations in the coming months.

Annual reports on activities of each division are detailed on the following pages, as well as a narrative on divisional responsibilities and accomplishments.

RECEIPTS AND DISBURSEMENTS

	1983	1984	1985
Fund Balance, July 1	$ 214,531.21	$ (82,454.51)	$ 349,682.62
Encumberances	14,737.62	12,375.69	18,198.15
Cash Balance	$ 229,268.83	$ (70,078.82)	$ 367,880.77
RECEIPTS:			
Special Fees	$ 4,675.00		
Bank Fees	$1,314,155.85	$1,500,255.98	$1,348,120.95
Building & Loan Examination Fees	145,354.99	145,163.74	119,064.01
Credit Union Examination Fees	232,918.57	265,420.87	223,817.00
Currency Exchange License & Agent Fees	4,675.00	2,500.00	4,925.00
Pawnbroking Licensing Fees	3,600.52	5,273.58	2,400.00
Miscellaneous Fees	51,775.70	46,839.48	41,673.21
Budget Service Company Fees	1,900.00	1,900.00	800.00
Uniform Consumer Credit Code Fees	909,594.87	1,516,173.16	1,410,672.48
TOTAL INCOME	$2,668,650.50	$3,483,526.81	$3,151,472.65
TOTAL CASH	$2,897,919.33	$3,413,447.99	$3,519,353.42
EXPENDITURES:			
Personal Services	$2,338,796.18	$2,352,588.05	$2,569,219.00
Services Other Than Personal	47,294.71	59,715.96	70,254.97
Services by Contract	75,439.90	48,130.28	54,284.29
Office Supplies	5,694.90	5,798.92	4,791.59
Equipment		8,203.35	4,202.50
Travel-In State	488,932.20	545,415.80	602,780.36
Travel-Out of State	11,367.37	14,923.85	21,416.80
Personnel Development	472.89	252.00	1,852.48
TOTAL EXPENDITURES	$2,967,998.15	$3,045,567.22	$3,318,262.98
Actual Operating Income or (Loss)	$ (299,347.65)	$ 437,959.59	$ (166,790.33)
Balance, June 30th	$ (70,078.82)	$ 367,880.77	$ 201,090.44
Less Encumberances	(12,375.69)	(18,198.15)	(33,812.11)
Fund Balance, June 30th	$ (82,454.51)	$ 349,682.62	$ 167,278.33
Encumberances	12,375.69	18,198.15	33,812.11
Cash Balance	$ (70,078.82)	$ 367,880.77	$ 201,090.44

DIVISION OF BANKS
AND
TRUST COMPANIES

DIVISION OF BANKS AND TRUST COMPANIES

This Division of the Department of Financial Institutions has reponsibility of the administration of the statues and/or bank regulations governing four (4) types of financial institutions:

(1) State Chartered Banks and Trust Companies

(2) Mutual Savings Banks

(3) Private Banks

(4) Industrial Loan and Investment Companies (Issuing Certificates of Investment)

During the fiscal year 1984/85, fourteen (14) applications for branch banks were received (one has since been withdrawn) and the remaining thirteen (13) applications were approved by the Department.

Fiscal year of 1984/85 was once again growth for state chartered banks. Total assets increased almost $1,135 billion, up 6.06% from previous fiscal year. Total deposits increased almost $971 million to reach a record high of over $17,334 billion. Time deposits accounted for $904 million of this growth. Demand deposits were up $66 million during this period. Total loans have increased over $770 million and total loans outstanding are in excess of $10,975 billion.

Capital and subordinated debentures increased over $100 million from the total at the close of previous fiscal year. The ratio of capital to deposits increased to 8.92% from 8.84% during the 1984/85 fiscal year.

The details concerning state banks and trust companies by classification are as follows:

Class	Members Federal Reserve System	Insured Nonmember	Banks Without Deposit Insurance	Total Banks	Branch Offices
State Banks and Trust Companies	40	224	1	265	742
Mutual Savings Banks	0	3	0	3	4
Private Banks	0	0	1	1	0
TOTAL BANKS	40	227	2	269	746

DIVISION OF BANKS
AND
TRUST COMPANIES
Schedule A

SCHEDULE A—SUMMARY OF REPORTS OF CONDITION OF INDIANA STATE BANKS AS OF JUNE 30, 1985

Part I—Consolidated Balance Sheets of Operating Banks (amounts rounded to nearest thousand)

	1 Private Bank	3 Savings Banks	265 Banks	269 Banks June 30, 1985	278 Banks June 30, 1984	271 Banks Dec. 31, 1984	282 Banks Dec. 31, 1983
ASSETS							
Cash and due from depository institutions:							
(a) Noninterest-bearing balances, currency and coin	4	20,427	1,090,557	1,110,988	1,020,080	951,135	1,507,144
(b) Interest-bearing balances	10		673,569	673,579	494,612	554,226	*
Securities		107,125	5,772,767	5,879,892	5,892,735	5,592,219	6,065,055
Federal funds sold and repurchase agreements		6,600	797,093	803,693	721,661	1,074,255	829,376
Loans and lease financing receivables:							
(a) Loans and leases, net of unearned income		147,176	10,576,706	10,723,882	9,924,212	10,168,253	9,167,150
(b) LESS: allowance for loan and lease losses		2,055	128,823	130,878	107,384	119,239	98,973
(c) Loans and leases, net of unearned income and reserve		145,121	10,447,883	10,593,004	9,816,828	10,049,014	9,068,177
Assets held in trading accounts		-0-	1,709	1,709	400	7,927	508
Premises and fixed assets (including capitalized leases)	15	8,555	311,581	320,151	312,539	310,921	312,682
Other real estate		174	67,047	67,221	67,362	65,094	65,973
Investments in unconsolidated subsidiaries		-0-	816	816	1,889	902	537
Customers' liability on acceptances outstanding		-0-	719	719	3,550	412	5,604
Intangible assets		-0-	10,398	10,398	3,532	9,674	2,963
Other assets		4,431	378,111	382,542	374,571	361,487	361,125
TOTAL ASSETS	29	292,433	19,552,250	19,844,712	18,709,759	18,977,266	18,219,134

*Figures not segregated

SCHEDULE A—Continued

Part I—Consolidated Balance Sheets of Operating Banks
(amounts rounded to nearest thousand)

	1 Private Bank	3 Savings Banks	265 Banks	269 Banks June 30, 1985	278 Banks June 30, 1984	271 Banks Dec. 31, 1984	282 Banks Dec. 31, 1983
LIABILITIES							
Deposits:							
(a) In domestic offices (Total Deposits)		254,496	17,080,401	17,334,897	16,363,935	16,714,724	16,128,293
(1) Noninterest-bearing		19,503	2,474,109	2,493,612	2,427,525	2,496,351	2,536,754
(2) Interest-bearing		234,993	14,606,292	14,841,285	13,936,410	14,218,373	13,591,539
Federal funds purchased, etc.		14,272	564,406	578,678	487,884	423,975	389,249
Demand notes issued to the U.S. Treasury		-0-	89,162	89,162	84,168	75,973	26,286
Other borrowed money		-0-	14,753	14,753	42,445	13,889	14,424
Mortgage indebtedness and obligations under capital leases		1,993	41,558	43,551	44,670	43,233	43,624
Notes and debentures subordinated to deposits		-0-	25,143	25,143	26,923	26,164	27,773
Other liabilities	19	3,073	232,778	235,870	239,513	243,242	230,241
TOTAL LIABILITIES	19	273,834	18,048,201	18,322,054	17,289,538	17,541,200	16,859,890
Limited-life preferred stock							
EQUITY CAPITAL			100	100	-0-	-0-	-0-
Perpetual preferred stock		-0-	16,245	16,245	9,717	9,945	1,995
Common stock	10	-0-	241,770	241,780	247,335	243,491	246,388
Surplus		10,770	616,959	627,729	595,220	596,872	569,733
Undivided profits and capital reserves		7,829	628,975	636,804	567,949	585,658	541,128
TOTAL EQUITY CAPITAL	10	18,599	1,503,949	1,522,558	1,420,221	1,435,966	1,359,244
TOTAL LIABILITIES, AND EQUITY CAPITAL	29	292,432	19,552,250	19,844,712	18,709,759	18,977,266	18,219,134

SCHEDULE A—Continued

Part II—Analysis of Loans of Operating Banks
(amounts rounded to nearest thousand)

	1 Private Bank	3 Savings Banks	265 Banks	269 Banks June 30, 1985	278 Banks June 30, 1984	271 Banks Dec. 31, 1984	282 Banks Dec. 31, 1983
LOANS							
1. Loans secured by real estate	None						
(a) Construction and land development		1,338	116,355	117,693	110,397	111,425	121,271
(b) Secured by farmland		909	407,012	407,921	414,067	402,478	394,582
(c) Secured by 1-4 family residential properties		82,512	2,703,476	2,785,988	2,672,619	2,665,378	2,627,351
(d) Secured, multi-family (5 or more) residential properties		892	57,644	58,536	50,737	58,790	50,938
(e) Secured by nonfarm nonresidential properties		7,957	868,143	876,100	804,289	813,204	787,596
2. Loans to depository institutions		5,832	*73,034	*78,866	*59,854	*44,178	259,504
3. Loans to finance agricultural production, etc.		124	891,287	891,411	866,492	821,292	783,352
4. Commercial and industrial loans		24,871	2,397,165	2,422,036	2,216,373	2,278,523	2,020,533
5. Acceptance of other banks		-0-	226,370	226,370	304,113	283,688	*
6. Loans to individuals for personal expenditures:							
(a) Credit cards and related plans		-0-	118,302	118,302	95,279	111,110	97,957
(b) Other		4,675	2,481,243	2,485,918	2,258,921	2,390,231	2,132,866
7. Loans to foreign institutions		-0-	2,000	2,000	9,052	2,000	*
8. Obligations of states and political subdivisions:							
(a) Nonrated industrial development obligations		-0-	218,190	218,190	145,937	229,345	*
(b) Other obligations		-0-	41,691	41,691	24,415	35,652	
9. Other loans:							
(a) Loans for purchasing or carrying securities		-0-	8,918	8,918	6,894	6,737	20,280
(b) All other loans		18,295	130,688	148,983	124,671	62,859	103,897
10. Lease financing receivables (net of unearned income)		-0-	88,607	88,607	39,646	119,343	22,795
12. LESS: any unearned income on loans		229	253,419	253,648	278,954	267,974	255,772
13. TOTAL LOANS and LEASES, (net of unearned income)	None	147,176	10,576,706	10,723,882	9,924,212	10,168,253	9,167,150

*Figures not segregated.

SCHEDULE A—Continued

Part III—Consolidated Report of Income for Calendar Year Ending December 31, 1983/84 and Six months ending June 30, 1984/85
(amounts rounded to nearest thousand)

	1 Private Bank	3 Savings Banks	265 Banks	269 Banks June 30, 1985	278 Banks June 30, 1984	271 Banks Dec. 31, 1984	282 Banks Dec. 31, 1983
1. INTEREST INCOME:	None						
(a) Interest and fee income on loans						*1,238,438	1,085,785
(1) Real estate loans		5,160	192,884	198,044	187,874		
(2) Installment loans		*	93,938	93,938	106,218		
(3) Credit card and related plans		*	41,700	41,700	9,648		
(4) Commercial (time and demand) and all other loans		3,084	288,141	291,225	282,149		
(b) Income from lease financing receivables		-0-	5,026	5,026	1,931	5,649	4,477
(c) Interest income from depository institutions		-0-	29,177	29,177	23,120	54,943	48,788
(d) Interest and dividend income on securities						*566,795	*541,368
(1) U.S. Treasury securities and U.S. Government agencies		4,638	238,904	243,542	226,008		
(2) States and political subdivisions in the U.S.		155	24,715	24,870	54,696		
(3) Other domestic securities		4	5,051	5,055	7,702		
(4) Foreign securities		-0-	92	92	650		
(e) Interest income from trading accounts		-0-	5,424	5,424	45	249	-0-
(f) Interest from Federal Funds and repurchase agreements		363	34,010	34,373	38,660	80,984	77,035
(g) TOTAL INTEREST INCOME		13,404	959,062	972,466	938,701	1,947,058	1,757,453
2. INTEREST EXPENSE:							
(a) Interest on deposits							
(1) Interest on CD's of $100,000.00 or more		*	72,434	72,434	68,799	1,245,619	127,017
(2) Interest on other deposits		9,947	515,355	525,302	532,021	*	1,006,236
(b) Expense of federal funds and repurchase agreements		431	16,700	17,131	18,178	42,960	32,245
(c) Interest on U.S. Treasury notes and borrowed money		88	2,999	3,087	4,100	6,189	6,259
(d) Interest on mortgage indebtedness, etc.		-0-	1,745	1,745	1,758	3,625	-0-
(e) Interest on debentures subordinated to deposits		-0-	1,162	1,162	1,364	2,672	3,177
(f) TOTAL INTEREST EXPENSE		10,466	610,395	620,861	626,220	1,301,065	1,174,934
3. NET INTEREST INCOME	None	2,938	348,667	351,605	312,481	645,993	582,519
4. Provisions:							
(a) Provisions for loan and lease losses	None	170	38,646	38,816	26,634	75,568	70,010
5. Noninterest income:							
(a) Income from fiduciary activities		-0-	7,688	7,688	7,808	*	16,978
(b) Service charges on deposit accounts		253	34,183	34,436	21,902	*	36,296

(c) Trading gains (losses) and fees from foreign transactions		-0-	-0-	-0-	-0-	*	-0-
(d) Other foreign transactions		-0-	14	14	7	*	-0-
(e) Gains (losses) from assets in trading accounts		-0-	31	31	158	*	-0-
(f) Other noninterest income		1,235	18,226	19,461	27,494	*	48,329
(g) Total noninterest income		1,488	60,142	61,630	57,369	117,881	101,613
6. Gains (losses) on securities in trading accounts		229	6,532	6,761	(3,922)	(6,425)	(78)
7. Noninterest expenses:							
(a) Salaries and employee benefits		1,346	136,177	137,523	130,713	264,535	244,803
(b) Expenses of premises and fixed assets		636	43,912	44,548	39,107	82,269	81,946
(c) Other noninterest expenses		961	92,270	93,231	85,237	178,741	160,313
(d) Total noninterest expenses		2,943	272,359	275,302	255,057	525,545	487,062
8. Income (loss) before income taxes and extraordinary items, etc.		1,542	104,336	105,878	84,237	156,336	126,962
9. Applicable income taxes		490	20,050	20,540	16,323	27,862	17,149
10. Income before extraordinary items, etc.		1,052	84,286	85,338	67,914	128,474	109,833
11. Extraordinary items and other adjustments:							
(a) Extraordinary items and other adjustments gross of income taxes		-0-	2,428	2,428	1,925	6,198	262
(b) Applicable income taxes		-0-	(66)	(66)	(2)	104	-0-
(c) Extraordinary items, etc. net of income taxes		-0-	2,362	2,362	1,927	6,094	262
12. NET INCOME	None	1,052	86,648	87,700	69,841	134,568	110,095

*Figures not segregated.

SCHEDULE A—Continued

Part III—Consolidated Report of Income for Calendar Year Ending December 31, 1983/84 and Six months ending June 30, 1984/85
(amounts rounded to nearest thousand)

	1 Private Bank	3 Savings Banks	265 Banks	269 Banks June 30, 1985	278 Banks June 30, 1984	271 Banks Dec. 31, 1984	282 Banks Dec. 31, 1983
CHANGE IN EQUITY CAPITAL							
1. Equity capital end of previous calendar year	10	17,545	683,424	700,969	624,278	1,318,418	1,263,489
2. Equity capital adjustments from amended Reports of Income		-0-	(36)	(36)	494	(918)	1,671
3. Amended balances end of previous calendar year		17,545	683,388	700,933	624,772	1,317,500	1,265,160
4. Net income		1,052	43,970	45,022	31,580	134,568	110,095
5. Sales, conversion, acquisition, or retirement of capital stock		-0-	11,600	11,600	7,255	12,544	2,869
6. Changes incident to business combinations, net		-0-	-0-	-0-	2,508	26,316	16,849
7. Cash dividends declared on preferred stock		-0-	(442)	(442)	(169)	(473)	(149)
8. Cash dividends declared on common stock		-0-	(14,295)	(14,295)	(10,719)	(49,309)	(45,522)
9. Cumulative effect of changes in accounting principals, etc.		-0-	-0-	-0-	*	783	*
10. Corrections of material accounting errors from prior years		-0-	(39)	(39)	*	(2,075)	*
11. Net unrealized gain (loss) on marketable equity securities		-0-	21	21	*	90	*
12. Other transactions with parent holding company		-0-	1,857	1,857	5,196	13,447	6,402
13. Other increases (or decreases)		2		2	20	-0-	3,540
14. Equity capital end of current period	10	18,599	726,060	744,659	660,443	1,453,391	1,359,244

[1] Only banks with assets over $100 million on June 30th are required to report these figures.

DIVISION OF BANKS
AND
TRUST COMPANIES
Schedule B

SCHEDULE B—CHANGE IN THE STATUS OF BANKS

July 1, 1984 to June 30, 1985

Name of Bank	Location	Date	Capital	Remarks
		Part I—New Banks		
First State Bank	Poland	8-10-84		Capitol stock $100,000.00. Wholly owned subsidiary of Terre Haute First Corporation, Terre Haute, Vigo County, Indiana
		Part II—Banks Closed		
Poland State Bank	Poland	8-10-84		Bid to FDIC by Terre Haute First Corporation, Terre Haute, Vigo County, Indiana, to assume certain assets and certain liabilities of bank
		Part III—Branches, Authorized and Opened		
Anderson Banking Company	Anderson	8-20-84		(ATM) 5517 Scatterfield Road, Anderson, Indiana
Monroe County State Bank	Bloomington	3-26-85		Norhtwest corner of Country Club Drive and South Walnut Street, Bloomington, Indiana
First Bank & Trust Co. of Clay County	Brazil	2-18-85		(ATM) East side of the parking lot, immediately across from Roots Department Store at Honey Creek, Terre Haute, Indiana
Bremen State Bank	Bremen	12-19-84		518 North Michigan Street, Argos, Indiana
Bremen State Bank	Bremen	12-19-84		312 North Center Street, Plymouth, Indiana (drive-up)
First Source Bank of Marshall County	Bremen	1-2-85		104 West Plymouth Street, Bremen, Indiana (former main office)
The Commercial Bank	Crown Point	7-20-84		(ATM) In St. Anthony's Hospital (located at the junction of Main Street and Franciscan Road), Crown Point, Indiana
State Exchange Bank	Culver	1-24-85		State Road #331 North, Bremen, Indiana (merger)
State Exchange Bank	Culver	1-24-85		Main Street of LaPaz, Indiana (main office of Farmers State Bank)
The Peoples State Bank	Ellettsville	2-20-85		Northeast corner of Winslow Road and Henderson Street (301 East Winslow Road), Bloomington, Indiana
Morgan County Bank & Trust Company	Eminence	12-1-84		In Morton Square Shopping Center, Morton Avenue at Cherry Street, Martinsville, Indiana
Farmers & Merchants Bank	Fort Branch	7-27-84		(ATM) 107 South McCreary Street (in Norman's Finer Foods Store), Fort Branch, Indiana

SCHEDULE B—Continued

July 1, 1984 to June 30, 1985

Name of Bank	Location	Date	Capital	Remarks
Summit Bank	Fort Wayne	6-21-85		(ATM) 12202 Lafayette Center Road, Roanoke, Indiana
Springs Valley Bank & Trust Company	French Lick	12-10-84		(ATM) Broadway Avenue, West Baden, Indiana
Springs Valley Bank & Trust Company	French Lick	12-10-84		(ATM) 1500 Main Street, Jasper, Indiana
Springs Valley Bank & Trust Company	French Lick	12-10-84		(ATM) 1600 Royal Street (Kimbal International Corporate Headquarters), Jasper, Indiana
German American Bank	Jasper	6-28-85		Buehler's Buy-Low Store in 3-D Shopping Center on Highway #231 South, Jasper, Indiana
The Clark County State Bank	Jeffersonville	1-24-85		1041 Spring Street, Jeffersonville, Indiana
Commerce America Banking Company	Jeffersonville	11-30-84		1642 East Tenth Street, Jeffersonville, Indiana
Commerce America Banking Company	Jeffersonville	11-30-84		1802 Allison Lane, Jeffersonville, Indiana
Commerce America Banking Company	Jeffersonville	11-30-84		Highway #131, (K-Mart Shopping Center), Clarksville, Indiana
Commerce America Banking Company	Jeffersonville	11-30-84		(ATM) U.S. Highway #62, Jeffersonville, Indiana
Commerce America Banking Company	Jeffersonville	11-30-84		443 Spring Street (former main office of The Clark County State Bank), Jeffersonville, Indiana
Campbell & Fetter Bank	Kendallville	7-31-84		State Road #8 East (Albion National drive-up branch), Albion, Indiana
Campbell & Fetter Bank	Kendallville	7-31-84		Main and Orange Streets (Albion National main office), Albion, Indiana
Union Bank & Trust Company	Kokomo	4-1-85		(ATM) 1801 East Lincoln Road, adjacent to Marsh Village Pantry #504, Kokomo, Indiana
Farmers State Bank	Mentone	11-2-84		Southeast corner of Harrison Street and East Center Avenue (2102 East Center Street), Warsaw, Indiana
Citizens Bank of Michigan City	Michigan City	8-31-84		(ATM) In Al's Thrift-T Mart, Maple Lane Mall on Highway #2, Michigan City, Indiana
Citizens Bank of Michigan City	Michigan City	8-31-84		(ATM) 3822 South Franklin (in Al's Thrift-T-Mart), Michigan City, Indiana
Citizens Bank of Michigan City	Michigan City	8-31-84		(ATM) 2429 Monroe (in Bernacchi's Farm Market), LaPorte, Indiana
Citizens Bank of Michigan City	Michigan City	8-31-84		(ATM) 2050 U.S. Highway #20 (in Bernacchi's Farm Market), Michigan City, Indiana

SCHEDULE B—Continued

July 1, 1984 to June 30, 1985

Name of Bank	Location	Date	Capital	Remarks
Citizens Bank of Michigan City	Michigan City	8-31-85		(ATM) 2600 Franklin (in Valueland Warehouse Foods), Michigan City, Indiana
State & Savings Bank	Monticello	4-29-85		Southwest corner of the intersection of Highway #18 and #43, Brookston, Indiana
Peoples Bank & Trust Company	Mount Vernon	3-18-85		(ATM) Corner of Main and Fourth Streets, Mount Vernon, Indiana
Industrial Trust & Savings Bank	Muncie	10-29-84		Southwest corner of Foxridge Lane and Everbrook Lane (Lot #6 of North Lydenbrook Place), 3401 West Foxridge Lane, Muncie, Indiana
Union Bank & Trust Company	New Albany	1-31-85		Highland Branch on Highway #150, Galena, Indiana
Union Bank & Trust Company	New Albany	1-31-85		2150 State Street, New Albany, Indiana
Union Bank & Trust Company	New Albany	1-31-85		117 East Spring Street, New Albany, Indiana
Union Bank & Trust Company	New Albany	1-31-85		3308 Grant Line Road, New Albany, Indiana
Union Bank & Trust Company	New Albany	1-31-85		1702 East Spring Street (former main office), New Albany, Indiana
Wainwright Bank & Trust Company	Noblesville	12-12-84		25 East 106th Street, Indianapolis, (Clay Township of Hamilton County)
American State Bank	North Judson	10-31-84		On Highway #10, North Judson, Indiana
American State Bank	North Judson	10-31-84		Corner of Broadway and Elia Streets (former main office), San Pierre, Indiana
State Bank of Rensselaer	Rensselaer	9-28-84		(ATM) In DeMotte Plaza Shopping Center, Demotte, Indiana
Indiana Southern Bank	Sellersburg	2-25-85		405 East Court Avenue, Jeffersonville, Indiana
Fidelity Investment, Inc.	South Bend	2-11-85		5211 Grape Road, Mishawaka, Indiana
Valley American Bank & Trust Company	South Bend	2-28-85		4526 West Western Avenue (Corner of Lombardy and Western Avenue in Kroger Store), South Bend, Indiana
Valley American Bank & Trust Company	South Bend	4-19-85		51050 Bittersweet Road, Granger, Indiana
Farmers State Bank	Sullivan	12-31-84		Northeast corner of Main and Highway #41, Farmersburg, Indiana

SCHEDULE B—Continued

July 1, 1984 to June 30, 1985

Name of Bank	Location	Date	Capital	Remarks
Farmers Bank & Trust Company	Wadesville	10-9-84		Southeast corner of the junction of Highways #66 and #165, Wadesville, Indiana
Lake City Bank	Warsaw	8-6-84		206 South First Street, Pierceton, Indiana
		Part IV—Branches Closed		
Summit Bank	Fort Wayne	1-4-85		6125 Stellhorn Road, Fort Wayne, Indiana
Hoosier State Bank of Indiana	Hammond	4-27-85		5974 West Ridge Road, Gary, Indiana
Hoosier State Bank of Indiana	Hammond	4-27-85		3812 Hohman Avenue, Hammond, Indiana
Campbell & Fetter Bank	Kendallville	1-2-85		State Road #8 East, Albion, Indiana
State Bank of Lapel	Lapel	8-18-84		3640 State Road #9 North, Anderson, Indiana
Madison Bank & Trust Company	Madison	8-31-84		624 Main Street, Hanover, Indiana
Madison Bank & Trust Company	Madison	2-15-85		101 West Main Street, Madison, Indiana
Madison Bank & Trust Company	Madison	2-15-84		133 Clifty Drive, Madison, Indiana
American State Bank	North Judson	6-7-85		"West Side Branch" on Highway #10 West, North Judson, Indiana
First Source Bank	South Bend	9-7-84		1505 Lincolnway West, South Bend, Indiana
First Source Bank	South Bend	12-7-84		55755 Bittersweet Road, Mishawaka, Indiana
		Part V—Branches Relocated		
Elston Bank & Trust Company	Crawfordsville	11-12-84		*From:* 132 East Market Street *To:* 125 West Main Street, Crawfordsville, Indiana
Campbell & Fetter Bank	Kendallville	1-2-85		*From:* the corner of Main and Orange Streets *To:* 304 South Orange Street, Albion, Indiana
Peoples Bank & Trust Company	Indianapolis	5-6-85		*From:* 3500 DePauw Blvd. *To:* 8910 Wesleyan Road, Indianapolis, Indiana
First Source Bank	South Bend	12-10-84		*From:* Lincolnway West at Beech Road, Osceola, *To:* 449 feet East of the intersection of Lincolnway East and Bittersweet Road (4720 Lincolnway East), Mishawaka, Indiana

SCHEDULE B—Continued

July 1, 1984 to June 30, 1985

Name of Bank	Location	Date	Capital	Remarks
		Part VI—Main Office Relocated		
Bremen State Bank	Bremen	1-2-85		*From:* 104 West Plymouth Street, Bremen *To:* 315 North Michigan Street, Plymouth, Indiana
		Part VII—Change Name of Bank		
Bremen State Bank	Bremen	12-20-84		*To:* "First Source Bank of Marshall County"
Citizens Bank & Trust Company	Jeffersonville	11-30-84		*To:* "Commerce America Banking Company"
		Part VIII—Conversions		
		Part IX—Mergers		
Monroe County State Bank "MC Bank" (an interim bank)	Bloomington	7-31-84		Surviving bank is Monroe County Bank, Bloomington, Indiana
Bremen State Bank Marshall County Bank & Trust Company	Bremen Plymouth	12-20-84		Surviving bank is Bremen State Bank, Bremen, Indiana
State Exchange Bank Farmers State Bank	Culver LaPaz	1-24-85		Surviving bank is NorCen Bank, Culver, Indiana
Citizens Bank & Trust Company Clark County State Bank	Jeffersonville Jeffersonville	11-30-84		Surviving bank is Commerce America Banking Company, Jeffersonville, Indiana
Campbell & Fetter Bank Albion National Bank	Kendallville Albion	7-31-84		Surviving bank is Campbell & Fetter Bank, Kendallville, Indiana
Madison Bank & Trust Company First Bank of Madison	Madison Madison	7-2-84		Surviving bank is Madison Bank & Trust Company, Madison, Indiana
Union Bank & Trust Company Floyd County Bank	New Albany New Albany	1-31-85		Surviving bank is First Midwest Bank & Trust, New Albany, Indiana
American State Bank San Pierre State Bank	North Judson San Pierre	10-31-84		Surviving bank is American State Bank, North Judson, Indiana
Pierceton State Bank First National Bank of Warsaw	Pierceton Warsaw	10-31-84		Surviving bank is First National Bank of Warsaw, Indiana
State Exchange Bank Lake City Bank	Roann Warsaw	8-15-84		Surviving bank is Lake City Bank (thru bidding mode), Warsaw, Indiana

DIVISION OF BANKS
AND
TRUST COMPANIES
Schedule C

SCHEDULE C

List of Indiana State Banks as of June 30, 1985

Part I - Operating Banks

Charter No.	Name	Location
S-631	Akron Exchange State Bank	Akron
S-749	Alexandria Banking Company	Alexandria (One Branch in City)
T-131	Commercial Bank and Trust Company	Alexandria (Branch at Anderson and one in City)
S-470	Anderson Banking Company	Anderson (Branch at Chesterfield, Edgewood (2), Frankton, and five in City)
S-748	Citizens Banking Company	Anderson (Six Branches in City)
S-690	Angola State Bank	Angola (One Branch in City)
S-685	Arlington State Bank	Arlington (Branch at Circleville)
S-185	The Auburn State Bank (7)	Auburn
S-318	The Austin State Bank	Austin
S-737	Community State Bank (7)	Avilla
S-315	The Bargersville State Bank	Bargersville (Branch S.R. #37 and County Line Road, Franklin, Greenwood, Smith Valley Road and one in City)
S-39	Batesville State Bank	Batesville
S-852	First Bank & Trust Company of Batesville	Batesville (Branch at Milan)
S-663	The Bath State Bank	Bath
S-866	The Stone City Bank	Bedford
S-817	Bentonville State Bank (7)	Bentonville (Branch at Everton and S.R. #44 and Co. Rd. #200 and at Connersville)
S-68	First Bank of Berne (7)	Berne (One City Branch)
S-370	The Bippus State Bank	Bippus (Branch at Huntington)
S-273	Bloomfield State Bank	Bloomfield (Branch at Newberry, Jasonville and at Jct S.R. #45 and S.R. #445 and one in City)
S-89	Monroe County Bank	Bloomington (Branch at Highland Village and three in City)
S-757	Farmers and Merchants Bank	Bluffton (One City Branch)
T-164	Peoples Trust and Savings Bank	Boonville
S-169	The Farmers and Merchants Bank	Boswell (Branch U.S. #52 and Maddoy Road)
S-142	The First State Bank (7)	Bourbon
T-11	First Bank and Trust Company of Clay Co	Brazil (Branch at Clay City, Prairie City Terre Haute and two in City)
S-740	Community State Bank of Brook	Brook
S-222	The Farmers State Bank (7)	Brookston
T-167	Peoples Trust Company (7)	Brookville (One City Branch) and Branches at Laurel, Oldenburg and outside Batesville
S-303	Hendricks County Bank & Trust Company (7)	Brownsburg (Branch at Plainfield and one in City)
S-282	The Citizens State Bank	Brownstown (Branch at Vallonia and Freetown)
T-196	The Peoples Bank	Brownstown (Branch at Crothersville, and outside Seymour)
S-445	First Bank of Carroll County	Burlington (Branch at Delphi and Flora)
S-276	State Bank of Burnettsville	Burnettsville
T-114	The Wayne Trust Company (7)	Cambridge City (Two Branches in Richmond)
S-548	The Camden State Bank	Camden (Branch at Flora)
S-863	Carmel Bank & Trust Co	Carmel

SCHEDULE C-Continued
List of Indiana State Banks as of June 30, 1985

Part I-Operating Banks

Charter No.	Total Loans	Loan Reserve	Total Securities	Cash and due from Banks	Bank Premises and Other Real Estate	Total Deposits	Total Capital Account	Total Assets
S-631	22,984	359	5,799	1,709	447	27,905	2,604	31,453
S-749	14,833	146	5,240	1,443	870	21,001	1,751	24,059
T-131	11,674	96	6,464	3,293	524	23,802	2,556	26,580
S-470	89,402	620	112,086	19,307	3,118	210,363	20,337	246,914
S-748	65,277	1,110	49,605	6,640	7,438	107,804	9,803	131,486
S-690	30,315	122	11,848	4,179	1,157	46,351	3,559	50,654
S-685	15,848	386	5,439	3,077	804	23,633	1,805	26,001
S-185	20,847	132	52,285	3,009	534	66,145	10,508	79,182
S-318	142	-0-	812	3,550	62	5,030	1,339	6,391
S-737	11,545	98	21,423	1,372	278	31,406	3,253	35,370
S-315	39,394	403	16,470	9,344	1,287	63,572	3,836	69,186
S-39	25,598	262	20,962	2,507	523	47,552	4,932	53,391
S-852	31,726	324	42,754	3,821	718	71,518	7,646	82,719
S-663	10,859	166	4,209	1,481	465	15,653	1,278	17,254
S-866	8,203	167	17,831	3,657	181	25,334	3,109	30,298
S-817	15,718	180	7,104	1,104	719	23,956	1,949	26,185
S-68	50,904	493	49,235	4,705	163	97,380	9,458	108,941
S-370	10,884	120	5,940	654	336	16,938	1,697	18,921
S-273	35,105	1,123	33,835	3,244	1,498	67,604	6,545	75,667
S-89	68,559	810	20,636	13,072	2,501	95,210	8,397	110,317
S-757	29,479	430	30,539	2,500	276	66,235	7,268	74,272
T-164	19,176	178	38,863	3,566	429	54,496	9,690	64,942
S-169	20,389	164	14,664	797	464	33,832	3,091	37,559
S-142	16,352	222	19,719	1,586	170	40,812	5,664	47,212
T-11	43,677	463	34,705	4,717	1,713	78,913	6,582	87,018
S-740	8,943	102	9,162	1,872	90	17,558	2,670	20,593
S-222	13,880	135	4,344	756	337	19,110	2,282	21,670
T-167	31,582	259	15,685	2,231	1,037	45,237	4,593	51,149
S-303	21,442	96	27,539	14,922	990	50,136	4,861	66,036
S-282	25,774	391	7,232	1,499	659	35,801	2,880	39,232
T-196	18,341	180	15,757	3,346	755	38,302	3,178	41,912
S-445	16,845	185	4,333	1,907	441	22,306	1,939	24,559
S-276	6,920	72	4,849	868	134	11,608	1,582	13,356
T-114	13,648	91	4,463	12,228	198	28,590	2,788	31,696
S-548	23,955	139	9,889	1,914	603	34,911	2,538	37,970
S-863	8,739	261	150	1,638	1,204	14,635	49	15,281

SCHEDULE C—Continued
List of Indiana State Banks as of June 30, 1985

Part I-Operating Banks

Charter No.	Name	Location
S-862	Fidelity Bank of Indiana	Carmel (Branches at Arcadia, Cicero, Sheridan, South Harbour and three in City)
S-647	Union State Bank	Carmel (Branches at Home Place, Noblesville, Westfield and two in City)
S-617	State Bank of Carthage (7)	Carthage
S-842	Chandler State Bank	Chandler
S-861	Madison County Bank & Trust	Chesterfield (Branch north of Anderson)
S-339	Chesterton State Bank (7)	Chesterton (Branch at South Haven, two in Portage and three in City)
S-260	Chrisney State Bank	Chrisney
S-696	Churubusco State Bank	Churubusco
S-850	Clinton State Bank	Clinton
S-86	The Farmers Loan and Trust Company (7)	Columbia City (Branch at South Whitley)
S-869	Columbus Bank and Trust Company	Columbus (Two City Branches)
T-738	Irwin Union Bank and Trust Company	Columbus (Branch at Hope, Taylorsville, and six in City)
S-263	The Central State Bank (7)	Connersville (Two Branches in City)
T-34	Fayette Bank and Trust Company (7)	Connersville (Four Branches in City)
S-612	The Corydon State Bank	Corydon (Branch at New Salisbury and Jct. S.R. #62 and S.R. #135)
T-213	Old Capital Bank and Trust Company	Corydon (Branch at New Salisbury two in Town)
S-874	Bank of Western Indiana	Covington (Two City Branches and at Kingman and Hillsboro)
T-53	The Fountain Trust Company	Covington (Branch at Kingman, Mellott, Attica and one in City)
T-227	Elston Bank and Trust Company	Crawfordsville (Branch at Waveland, Waynetown and three in City)
S-837	The Cromwell State Bank	Cromwell (Branch near Ligonier)
S-108	The Commercial Bank	Crown Point (Branch at Independence Hill)
T-264	Lake County Trust Company (1)	Crown Point
S-802	NorCen Bank	Culver (Branch at Argos, Plymouth, Bremen and Lapaz)
S-232	The Cynthiana State Bank	Cynthiana (Branch at St. Wendell)
S-351	The Dale State Bank	Dale (Branch at Grandview and Hatfield)
S-190	The Danville State Bank	Danville (Branch at Avon, Clayton, Plainfield and two in City)
S-259	Farmers and Merchants State Bank	Darlington
S-851	Decatur Bank & Trust Company	Decatur (Two City Branches)
S-731	The First State Bank of Decatur (7)	Decatur (Two City Branches)
T-259	Union Bank and Trust Company	Delphi
S-821	Demotte State Bank (7)	Demotte (One City Branch)
S-122	First State Bank of Dunkirk	Dunkirk
S-340	Dupont State Bank	Dupont
S-793	The Edinburg State Bank	Edinburg (Branch at New Whiteland and near Franklin)
S-229	The Elberfield State Bank (8)	Elberfield
S-865	Citizens Northern Bank	Elkhart (one city branch)
S-12	Midwest Commerce Banking Company (7)	Elkhart (Branch at Nappanee and eighteen in City and four in Goshen)

SCHEDULE C-Continued
List of Indiana State Banks as of June 30, 1985

Part I-Operating Banks

Charter No.	Total Loans	Loan Reserve	Total Securities	Cash and due from Banks	Bank Premises and Other Real Estate	Total Deposits	Total Capital Account	Total Assets
S-862	55,276	1,057	15,426	7,418	1,810	76,278	6,960	84,391
S-647	100,387	1,104	21,754	9,173	1,507	129,463	9,479	143,183
S-617	2,587	34	5,686	1,783	32	8,826	1,030	10,697
S-842	7,731	83	6,897	829	132	15,886	1,791	17,849
S-861	7,388	77	1,270	1,893	624	10,102	1,047	11,233
S-339	62,537	467	21,804	7,658	2,047	88,056	6,950	96,806
S-260	8,055	158	5,979	6,243	91	14,661	1,829	16,746
S-696	37,131	471	17,832	2,387	1,034	54,216	4,582	60,197
S-850	20,543	228	20,396	1,420	269	39,451	5,817	45,656
S-86	22,089	246	33,104	4,009	255	60,001	6,810	67,425
S-869	35,253	336	9,612	9,841	741	51,632	3,724	57,157
T-738	161,880	1,604	23,700	59,471	4,202	215,547	16,596	255,535
S-263	31,949	231	15,004	10,543	2,060	54,760	4,992	61,611
T-34	27,608	340	33,799	7,994	940	62,712	5,574	73,818
S-612	31,596	320	24,285	3,202	1,709	57,453	5,074	64,070
T-213	97,195	925	20,538	4,730	1,305	127,066	10,499	139,966
S-874	33,403	457	16,307	2,678	1,385	50,079	3,608	54,653
T-53	18,014	197	50,906	2,925	1,599	66,974	9,557	77,882
T-227	60,234	619	58,673	10,657	1,956	120,008	11,638	134,115
S-837	16,318	92	4,693	1,120	476	24,946	2,246	27,572
S-108	29,704	378	42,292	15,570	1,997	80,760	9,070	92,645
T-264	-0-	-0-	588	3	-0-	-0-	577	601
S-802	75,764	2,160	35,538	5,131	2,423	113,231	5,923	120,198
S-232	15,738	181	10,343	1,508	834	24,874	3,385	29,144
S-351	21,987	202	22,952	2,719	962	46,074	3,981	50,958
S-190	31,247	345	25,821	18,069	1,643	72,413	5,883	80,997
S-259	2,107	43	1,981	200	72	3,912	346	4,481
S-851	23,584	270	9,895	4,320	574	35,984	2,912	40,744
S-731	57,292	917	40,473	3,749	1,843	87,815	8,594	103,892
T-259	44,915	323	13,793	2,837	284	59,389	9,561	69,902
S-821	24,412	187	21,656	2,223	1,020	45,878	5,264	52,030
S-122	12,747	149	8,865	1,828	548	21,869	2,125	24,349
S-340	5,172	72	2,141	235	254	8,485	877	9,500
S-793	18,762	237	7,192	3,056	1,009	28,151	2,377	31,025
S-229	10,593	110	14,001	1,386	404	25,023	2,880	28,367
S-865	23,708	240	10,380	3,464	722	35,463	2,933	41,811
S-12	389,082	3,706	66,063	96,134	8,579	479,334	37,306	570,050

SCHEDULE C—Continued
List of Indiana State Banks as of June 30, 1985

Part I-Operating Banks

Charter No.	Name	Location
S-202	The Peoples State Bank	Elletsville (Branch at NW corner S.R. #37 and S.R. #46 and in Bloomington)
S-761	Security Bank	Elwood (Branch at Huntaville, Prosperity and two in City)
S-449	Morgan County Bank & Trust Company	Eminence (Branch S.R. #67 and Hadley Road, Mooresville and Martinsville)
S-673	English State Bank (8)	English (Branch at Leavenworth, Marengo and one in City)
S-777	The Etna Bank (7)	Etna Green (Branch at Atwood)
S-367	The Citizens State Bank of Fairmount	Fairmount
S-209	The Fairmount State Bank (7)	Fairmount
S-790	People State Bank	Farmersburg (Branch at Fairbanks and Shelburn)
S-867	Farmers & Merchants Bank	Fort Branch (one city branch)
S-825	Anthony Wayne Bank	Fort Wayne (Branch at New Haven and thirteen in City)
T-47	Summit Bank	Fort Wayne (Branch at Waynedale, New Haven (2), Roanoke and twenty-four in City)
S-750	Fowler State Bank	Fowler (One Branch in City)
S-725	Peoples State Bank of Francesville	Francesville
S-307	The Francisco State Bank	Francisco
T-189	Clinton County Bank and Trust Company	Frankfort (Branch at Colfax, Rossville Scircleville, and two in City)
S-10	The Farmers Bank	Frankfort (Branch at Kirklin, Michigantown, Mulberry and three in City)
T-142	Franklin Bank and Trust Company	Franklin (Branches at Whiteland, two in Greenwood, Ninevah and three in City)
T-137	Union Bank and Trust Company	Franklin (Branch at Smith Valley, Trafalgar and three in City)
S-878	Springs Valley Bank & Trust Company	French Lick (Branch at West Baden (2), Jasper (2) and one in City)
S-398	The Friendship State Bank (7)	Friendship
S-88	The Garrett State Bank (7)	Garrett
S-107	Bank of Geneva (7)	Geneva (Branch at Monroe and near Berne)
S-742	Goodland State Bank	Goodland
T-26	Salem Bank and Trust Company	Goshen (Branch at Millersburg, New Paris, Elkhart, Wakarusa and three in City)
S-824	Grabill Bank	Grabill (Branch at Harlan and Fort Wayne)
T-151	First Citizens Bank and Trust Company (7)	Greencastle (One City Branch)
S-808	Greenfield Banking Company	Greenfield (Branch at Fortville, Cumberland and two in City)
S-634	Hancock Bank and Trust Company	Greenfield (Branch at Mohawk, McCordsville, Willow Branch and two in City)
S-857	Decatur County Bank	Greensburg
T-70	Union Bank and Trust Company of Greensburg	Greensburg (Branch at Clarksburg, Westport and three in City)
S-155	State Bank of Greentown	Greentown
S-30	The Hamilton Bank	Hamilton (Branch at Angola)
S-380	The Hamlet State Bank	Hamlet (Branch near Knox)
S-828	Hoosier State Bank	Hammond (Branch at Merrillville, Hobart, Hessville, Munster, Schererville, and three in City

SCHEDULE C-Continued
List of Indiana State Banks as of June 30, 1985

Part I-Operating Banks

Charter No.	Total Loans	Loan Reserve	Total Securities	Cash and due from Banks	Bank Premises and Other Real Estate	Total Deposits	Total Capital Account	Total Assets
S-202	22,376	210	12,400	1,833	1,123	35,192	2,550	38,369
S-761	23,632	276	14,720	2,957	987	38,286	4,409	43,301
S-449	12,883	173	1,924	2,385	498	20,352	1,732	22,238
S-673	20,647	197	12,432	1,523	645	31,986	3,752	36,317
S-777	14,403	365	7,730	604	566	22,952	2,086	25,281
S-367	11,223	85	5,902	779	262	17,109	1,316	18,645
S-209	18,267	282	8,946	1,422	1,147	27,863	3,190	31,639
S-790	8,086	64	17,373	2,372	272	27,734	4,110	32,347
S-867	28,511	318	11,739	2,261	725	41,305	4,002	46,348
S-825	155,777	2,279	40,576	28,909	10,077	217,379	14,851	249,928
T-47	560,966	8,988	275,426	118,044	11,776	857,559	55,708	1,073,839
S-750	28,352	509	20,882	2,314	759	45,194	5,949	54,904
S-725	19,225	273	9,003	1,036	157	28,275	3,232	31,942
S-307	4,020	30	4,878	1,310	220	10,440	1,220	11,812
T-189	56,733	655	45,128	7,219	2,214	98,969	9,898	114,031
S-10	75,970	800	44,714	6,221	4,022	121,535	12,559	141,649
T-142	98,553	1,200	49,675	6,923	4,678	143,400	11,696	162,122
T-137	26,314	292	47,738	5,558	2,497	73,278	6,103	83,957
S-878	40,921	471	13,190	12,131	1,543	79,980	6,235	88,062
S-398	10,275	175	6,461	655	257	16,396	1,891	18,593
S-88	16,923	148	11,760	6,931	482	34,137	2,825	37,563
S-107	38,641	482	11,129	2,414	1,066	50,888	3,587	55,404
S-742	14,971	154	4,027	3,943	444	21,717	1,988	24,957
T-26	145,959	1,275	41,243	25,501	5,039	202,942	17,881	228,068
S-824	27,573	328	18,984	11,175	1,322	53,564	4,881	59,820
T-151	35,230	234	12,274	6,703	1,003	54,414	4,280	59,128
S-808	60,830	813	44,339	6,159	2,827	113,818	10,147	126,567
S-634	39,607	365	21,626	5,604	2,210	69,833	5,628	77,102
S-857	32,520	386	29,912	3,479	873	69,555	5,321	76,033
T-70	58,166	830	31,228	10,000	4,258	102,525	7,240	112,018
S-155	18,254	139	17,509	1,071	814	34,129	3,730	38,377
S-30	9,723	80	4,423	1,863	444	15,677	1,189	17,068
S-830	11,301	114	12,303	1,601	506	26,467	3,119	29,827
S-828	61,857	879	62,640	6,030	983	115,118	7,979	138,618

SCHEDULE C—Continued
List of Indiana State Banks as of June 30, 1985

Part I-Operating Banks

Charter No.	Name	Location
S-16	The Citizens State Bank	Hartford City (Two City Branches) and one at Montpelier
S-765	Haubstadt State Bank	Haubstadt
S-856	Bank of Highland	Highland (Two City Branches) and one at Hammond
S-603	State Bank of Lima (7)	Howe
S-840	Community State Bank	Huntington (One City Branch and at Ronanoke)
S-129	Peoples Bank and Trust Company	Indianapolis (Eleven Branches in City)
S-848	Bank of Ireland	Ireland
S-26	The Dubois County Bank	Jasper (Branch at Ferdinand, Celestin, Saint Anthony, Hayesville and Three in City)
S-363	The German American Bank	Jasper (Branch at Dubois, Ferdinand and three in City)
S-875	Jasper State Bank	Jasper
T-90	Commerce America Banking Company (8)	Jeffersonville (Branch at Hamburg, Sellersburg, Youngstown, three in Clarksville and four in City)
S-838	The Campbell and Fetter Bank	Kendallville (Branch at Albion, Ligonier and one City branch)
S-847	The Kendallville Bank and Trust Company	Kendallville
S-411	Kentland Bank	Kentland (Branch at Lake Village and Roselawn)
T-252	Farmers Bank and Trust Company	Knox (Branch at Base Lake, North Judson and one in City)
T-247	Union Bank and Trust Company	Kokomo (Six Branches in City)
T-7	Lafayette Bank and Trust Company	Lafayette (Branch at West Lafayette and three in City)
S-868	Citizens Bank and Trust Company	LaGrange (Branch at Topeka)
S-465	Farmers State Bank	LaGrange (Branch at Stroh, Topeka and Wolcottville)
S-347	The Farmers State Bank	Lanesville (Branch at Elizabeth)
S-789	Farmers and Merchants Bank	Laotto (Branch at Huntertown)
T-257	LaPorte Bank and Trust Company	LaPorte (Branch at Union Mills and two in City)
S-233	American State Bank	Lawrenceburg (One City Branch and at Aurora)
S-373	The Boone County State Bank	Lebanon (Branch at Advance, Thorntown, Jamestown, U.S. #421 and S.R. #334 and two in City)
T-12	Citizens Bank and Trust Company of Lebanon	Lebanon (Branch at Whitestown and one in City)
S-302	Peoples State Bank	Leesburg
S-858	Allen County Bank and Trust	Leo (Three Branches at Fort Wayne)
S-766	American State Bank	Ligonier (Branch at Wolflake, Kendallville Rome City, and one in City)
S-803	Linden State Bank (7)	Linden (Branch at New Richmond)
T-206	Peoples Trust Company of Linton	Linton (Branch at Jasonville, Switz City, Bloomfield, Lyons and one in City)
S-582	State Bank of Lizton	Lizton (Branch at Pittsboro and outside Brownsburg)

SCHEDULE C-Continued
List of Indiana State Banks as of June 30, 1985

Part I-Operating Banks

Charter No.	Total Loans	Loan Reserve	Total Securities	Cash and due from Banks	Bank Premises and Other Real Estate	Total Deposits	Total Capital Account	Total Assets
S-16	24,517	317	23,860	3,693	1,513	49,189	4,509	54,559
S-765	18,289	253	12,100	3,415	464	31,854	3,064	35,802
S-856	54,244	535	41,225	29,299	1,634	115,039	9,066	127,767
S-603	13,230	125	12,613	1,236	565	26,157	2,335	29,063
S-840	39,741	168	21,425	6,593	703	57,890	5,193	71,818
S-129	110,799	846	38,396	13,038	4,047	151,787	16,994	173,969
S-848	6,649	71	8,127	398	86	14,099	1,713	16,038
S-26	128,684	1,524	35,639	27,995	8,128	189,045	16,768	211,146
S-363	98,243	1,811	41,281	12,542	2,860	149,423	11,203	164,031
S-875	20,294	266	11,068	4,524	537	32,937	2,566	37,396
T-90	174,809	1,728	95,392	18,401	6,560	263,542	24,477	307,229
S-838	32,769	435	23,147	21,532	1,548	72,082	5,492	79,995
S-847	27,754	363	14,261	2,104	599	42,531	3,771	47,358
S-411	35,535	564	18,292	14,048	1,442	62,350	5,772	70,359
T-252	15,141	181	19,965	3,188	481	38,345	3,021	41,772
T-247	98,916	1,272	100,616	44,251	7,311	221,366	21,693	277,896
T-7	126,102	2,019	38,990	9,366	2,452	169,920	14,984	194,479
S-868	8,143	207	1,435	2,187	602	11,926	460	12,579
S-465	43,103	437	35,467	8,432	1,223	82,124	6,812	90,407
S-347	9,148	98	6,620	843	237	15,526	1,656	17,403
S-789	9,644	124	6,684	774	114	16,496	2,025	18,965
T-257	68,647	711	42,612	13,271	2,172	111,601	7,412	128,510
S-233	10,396	141	6,496	3,222	987	20,052	1,328	22,248
S-373	58,080	478	44,609	6,550	4,799	104,885	8,656	117,742
T-12	12,457	91	14,987	3,577	1,021	32,059	2,812	35,339
S-302	25,780	183	8,513	3,286	421	35,110	2,539	39,985
S-858	8,576	231	1,174	1,483	1,289	15,381	382	15,915
S-766	36,292	387	12,297	3,419	1,407	49,750	4,129	55,380
S-803	8,629	91	8,907	932	413	18,038	1,903	20,215
T-206	16,698	185	86,580	2,698	732	99,259	8,939	109,661
S-582	32,726	311	24,973	3,601	1,051	56,610	4,299	63,831

SCHEDULE C—Continued
List of Indiana State Banks as of June 30, 1985

Part I-Operating Banks

Charter No.	Name	Location
S-298	The Farmers and Merchants State Bank	Logansport (Branches at Galveston and Walton and three in City)
S-712	The Union Bank	Loogootee
S-592	Farmers State Bank	Losantville
S-474	Citizens Banking Company	Lynn
T-56	The Madison Bank and Trust Company	Madison (Branch at Hanover, North Madison and two in City)
S-785	Marengo State Bank	Marengo (Branch at Carefree)
S-876	American Bank & Trust Company	Marion (Three City Branches)
S-836	State Bank of Markle	Markle
S-782	Citizens State Bank	Marshall
T-262	Indiana Bank and Trust Company	Martinsville (Branch at Paragon and one in City)
S-762	State Bank of Medora	Medora
S-584	Farmers State Bank	Mentone (Branch at Burket and outside Warsaw) and one inside Warsaw
S-32	Citizens Bank of Michigan City	Michigan City (Branch at LaCrosse, Rolling Praire, Trail Creek, Westville and four in City and five ATM units in City)
S-864	Lakeshore Bank & Trust Co	Michigan City
S-354	First State Bank of Middlebury	Middlebury
S-19	First United Bank	Middletown (Branches at Mooreland, Sulphur Springs and one in City)
S-778	The Bank of Mitchell	Mitchell (Branch at Bedford and one City Branch)
S-753	State and Savings Bank	Monticello (Branch at Monon, Brookston and two in City)
S-816	The Bank of Montpelier	Montpelier
S-738	Citizens Bank	Mooresville (Branch at Brooklyn, Monrovia and two in City)
S-713	First State Bank	Morgantown
S-747	Morocco State Bank	Morocco
T-92	Peoples Bank and Trust Company	Mount Vernon (ATM unit in City)
S-325	Central Bank and Trust	Muncie (Branch at Daleville, Gaton and two in City)
T-263	Industrial Trust and Savings Bank	Muncie (Branch at Yorktown, Albany and four in City)
S-176	The Napoleon State Bank	Napoleon (Branch at Holton)
S-203	The Nashville State Bank	Nashville (Branch at Bean Blossom and one City Branch)
S-870	First Midwest Bank and Trust	New Albany (Branch at Georgetown and three in City)
T-62	Mutual Trust and Deposit Company	New Albany (Branch at Floyds Knobs and four in City)
S-871	Southern Indiana Bank and Trust Company	Newburgh (Branch at Boonville)
S-547	Bank of Henry County	New Castle (Westside) (Branches at Kennard, Shirley and one in City)
S-3 •	Citizens State Bank of New Castle	New Castle (Branch at Lewisville, Middletown, Mt. Summit, Spiceland and five in City)
S-764	The New Palestine State Bank	New Palestine (Branch at Gem)
S-204	The Citizens State Bank	Newport (Branch at Clinton and Cayuga)

SCHEDULE C-Continued
List of Indiana State Banks as of June 30, 1985

Part I-Operating Banks

Charter No.	Total Loans	Loan Reserve	Total Securities	Cash and due from Banks	Bank Premises and Other Real Estate	Total Deposits	Total Capital Account	Total Assets
S-298	70,737	708	37,798	3,671	2,572	102,190	7,964	116,505
S-712	19,776	338	17,840	1,641	147	34,572	4,795	40,088
S-592	7,068	58	1,812	639	82	9,718	993	10,822
S-474	10,668	142	11,338	1,299	333	22,611	1,707	24,779
T-56	91,899	1,927	33,038	6,910	4,761	131,977	11,400	146,722
S-785	10,627	106	527	585	419	13,014	1,058	14,364
S-876	49,371	642	27,721	43,478	1,748	114,199	11,474	132,709
S-836	16,333	141	7,814	3,647	339	26,871	2,954	30,246
S-782	10,040	158	5,132	1,055	42	14,871	2,257	17,378
T-262	28,907	279	12,664	8,008	1,391	49,693	3,879	54,117
S-762	8,832	101	3,067	690	217	12,847	1,124	14,252
S-584	26,144	275	8,714	1,751	1,318	34,721	3,127	40,613
S-32	89,973	937	28,445	23,422	4,146	135,593	11,250	147,987
S-864	10,428	282	6,245	1,398	1,413	18,926	730	20,382
S-354	32,242	266	10,122	4,210	713	48,252	4,265	53,622
S-19	27,570	290	9,980	1,977	1,025	38,653	3,391	42,446
S-778	13,549	133	12,298	2,056	182	27,407	2,508	30,205
S-753	49,761	836	31,232	5,186	1,465	82,716	8,179	91,966
S-816	12,696	170	5,073	2,335	399	19,510	1,400	21,149
S-738	43,720	451	20,215	9,067	1,931	68,609	6,094	75,776
S-713	7,957	75	7,034	8,945	388	22,447	2,456	25,064
S-747	15,177	449	3,565	1,533	591	19,899	2,015	22,167
T-92	43,746	626	39,314	1,311	341	73,493	11,030	86,016
S-325	25,470	122	17,307	5,240	937	54,550	4,397	69,465
T-263	83,535	800	28,949	10,722	7,260	113,793	8,461	134,109
S-176	25,054	172	2,168	3,674	513	33,519	2,249	36,364
S-203	18,683	210	6,925	1,669	396	27,460	2,536	30,339
S-870	109,581	1,185	107,278	14,644	3,349	218,403	19,589	240,575
T-62	68,165	802	27,506	8,238	2,881	101,409	7,952	110,962
S-871	6,288	78	896	969	522	11,506	1,076	12,680
S-547	14,822	219	3,177	3,528	888	21,992	1,209	23,674
S-3	42,610	437	36,039	8,050	2,032	90,841	10,058	104,866
S-764	25,673	287	10,819	2,939	1,155	37,882	3,195	41,468
S-204	16,541	430	29,865	1,981	645	39,711	9,909	49,979

SCHEDULE C—Continued
List of Indiana State Banks as of June 30, 1985

Part I-Operating Banks

Charter No.	Name	Location
S-563	Farmers State Bank	New Ross
S-295	The New Washington State Bank	New Washington (Branch at Henryville)
T-30	Wainwright Bank and Trust Company	Noblesville (Branch at Fishers, Cicero and two in City)
S-638	American State Bank	North Judson (Branch at Koontz Lake and San Pierre)
S-823	Community State Bank	North Liberty
T-244	Indiana Lawrence Bank and Trust Company	North Manchester (Three City Branches)
S-644	The North Salem State Bank	North Salem
T-254	Union Bank and Trust Company	North Vernon (Branch at Commiskey and three in City)
S-860	First Bank & Trust Company	Oakland City
S-758	The Bank of Orleans	Orleans
S-28	The Ripley County Bank (7)	Osgood (Branch at Versailles)
S-402	Ossian State Bank	Ossian
S-183	The Otwell State Bank	Otwell
S-146	State Bank of Oxford	Oxford (Branch-at Otterbein)
S-806	Harrison County Bank	Palmyra (Branch at Crandall)
S-58	Orange County Bank	Paoli (One Branch in City)
S-413	The Parker Banking Company	Parker City (One Branch in City)
S-220	Pendleton Banking Company	Pendleton (Branch at Markleville, Ingalls Edgewood, Lapel and one in City)
T-57	The Peru Trust Company	Peru (Branch at Mexico and Grissom A.F.B. and five in City)
T-59	Wabash Valley Bank and Trust Company	Peru (Branch at Bunker Hill, Denver and three in City)
S-5	Citizens State Bank of Petersburg (8)	Petersburg (Branch outside City)
S-880	Pike County Bank	Pertersburg
S-514	1st Source Bank of Marshall County	Plymouth (Branch at Argos, Bremen (2) and one in City)
S-881	First State Bank	Poland (Branch at Billville)
S-570	First State Bank of Porter (7)	Porter (Branch at Pines and Chesterton)
S-814	The Citizens Bank of Portland	Portland (Branch at Pennville and one in City)
S-1	The Peoples Bank	Portland (Branch at Redkey and two in City)
S-157	Gibson County Bank	Princeton (Branch at Hazleton and three City Branches)
S-192	State Bank of Rensselaer	Rensselaer (Branch at Wheatfield, De-Motte and three in City)
S-440	Bank of Reynolds (7)	Reynolds (Branch at Chalmers and two in Monticello)
S-123	Rising Sun State Bank	Rising Sun
T-255	Tri-County Bank & Trust Company	Roachdale (Branch at Bainbridge and Russellville)
S-791	Farmers and Merchants Bank of Rochester	Rochester (Branch at Kewanna, Macy, and one in City)
S-609	Leiters Ford State Bank	Rochester (Branch at Kewanna, Leiters Ford and one in City)
S-46	Farmers State Bank	Rockport (Branch at Reo)
S-96	The Parke State Bank	Rockville (Branch at Montezuma, Rosedale and one in City)

SCHEDULE C-Continued
List of Indiana State Banks as of June 30, 1985

Part I-Operating Banks

Charter No.	Total Loans	Loan Reserve	Total Securities	Cash and due from Banks	Bank Premises and Other Real Estate	Total Deposits	Total Capital Account	Total Assets
S-563	3,213	28	4,639	398	15	6,730	1,702	8,533
S-295	17,759	213	15,367	1,258	765	34,117	2,935	37,672
T-30	34,560	393	15,330	6,965	2,947	52,975	3,968	60,436
S-638	22,251	270	30,290	2,414	1,099	53,704	4,388	58,780
S-823	7,965	69	8,403	1,176	99	17,143	1,623	19,190
T-244	49,882	1,421	25,822	2,987	844	74,019	5,636	82,495
S-644	7,724	110	2,965	365	237	9,435	1,764	11,475
T-254	18,691	182	25,431	5,969	1,003	48,321	5,021	53,799
S-860	16,450	160	11,837	1,440	509	28,342	2,705	31,770
S-758	21,323	306	16,106	1,713	785	38,179	3,249	41,821
S-28	31,305	120	12,663	3,022	1,300	46,961	4,827	52,652
S-402	19,078	229	15,500	1,564	688	35,828	3,256	39,709
S-183	6,054	71	4,507	661	159	10,737	1,017	11,904
S-146	17,999	174	17,316	1,661	403	33,554	4,474	38,847
S-806	16,189	109	12,347	1,079	253	26,745	3,615	30,644
S-58	23,755	250	23,745	3,512	649	49,677	4,501	55,126
S-413	9,201	162	4,611	729	527	14,392	1,641	16,195
S-220	30,657	733	15,126	3,250	2,143	51,243	3,609	56,118
T-57	50,868	548	16,868	10,166	1,590	75,224	5,803	82,816
T-59	56,857	474	25,627	21,544	1,401	94,691	7,556	112,012
S-5	24,464	339	19,149	3,758	745	48,041	5,714	56,998
S-880	17,408	117	8,286	2,646	563	25,349	2,299	30,212
S-514	92,980	2,406	38,393	7,795	3,860	143,311	6,077	150,767
S-881	6,311	22	2,532	3,986	102	13,774	1,622	15,530
S-570	12,783	169	10,534	3,465	957	36,130	3,192	40,852
S-814	31,772	385	5,279	3,981	803	41,008	3,135	44,821
S-1	52,862	1,287	28,509	4,877	2,847	82,602	4,616	89,435
S-157	29,864	317	34,386	2,547	782	63,593	6,067	70,836
S-192	25,978	188	25,250	4,070	1,327	55,573	4,474	61,975
S-440	34,137	210	11,833	2,100	862	46,954	3,402	51,362
S-123	10,523	87	9,387	1,089	514	21,131	2,232	23,671
T-255	22,055	290	11,853	2,700	1,025	34,151	3,282	38,545
S-791	25,808	263	19,732	1,985	1,180	46,314	4,105	51,008
S-609	16,680	217	1,827	1,546	1,069	21,207	1,211	22,734
S-46	11,936	74	9,440	1,581	375	23,756	2,749	26,751
S-96	26,739	281	18,175	2,407	1,260	44,407	4,594	49,722

SCHEDULE C—Continued
List of Indiana State Banks as of June 30, 1985

Part I-Operating Banks

Charter No.	Name	Location
S-723	Community State Bank	Royal Center
S-736	Farmers-Citizens State Bank	Salem (Branches at Campbellsville, Pekin and two in City)
S-809	The State Bank of Salem (8)	Salem (Branch at Hardinsburg)
S-280	Spencer County Bank	Santa Claus (Branch at Richland and St. Meinrad)
S-177	The Saratoga State Bank	Saratoga
S-53	The Scott County State Bank (8)	Scottsburg (Two City Branches)
S-313	Indiana Southern Bank (8)	Sellersburg (Branch at Borden, Hamburg, Jefferson and north of Jeffersonville)
T-21	Jackson County Bank	Seymour (Two City Branches)
S-443	American State Bank of Sheridan	Sheridan
S-792	Shipshewana State Bank	Shipshewana (Branch near LaGrange, near Wolcottville and at Topeka)
S-29	The Martin County Bank	Shoals (Branch at Crane)
T-217	1st Source Bank (7)	South Bend (Branches at Granger, Mishawaka, New Carlisle, Notre Dame, Walkerton and twelve in City)
T-260	St. Joseph Bank and Trust Company	South Bend (Branches at Lakeville, Mishawaka (3), and ten in City)
S-576	Valley American Bank and Trust Company	South Bend (Branches at Granger, Mishawaka (7), Osceola and nine in City)
T-733	Western State Bank	South Bend
S-643	Greensfork Township State Bank	Spartanburg (P.O. Lynn, Ind.)
S-711	First Bank and Trust Company	Speedway (Branch at Beech Grove, Clermont, six in Indianapolis and one in City)
S-779	Owen County State Bank	Spencer (Branch at Coal City and Gosport and one in City)
S-877	First State Bank of Spurgeon	Spurgeon (Branch at Arthur)
S-843	Farmers State Bank of Sullivan (8)	Sullivan (Branch at Dugger, Hymera, Farmersburg, and one in City)
S-797	Sullivan State Bank	Sullivan (Branch at Carlisle and one in City)
T-149	Summitville State Bank and Trust Company	Summitville
T-256	Peoples Bank and Trust Company (7)	Sunman
S-815	Grant County State Bank	Swayzee
S-408	The Farmers State Bank	Sweetser (Branch S.R. #18)
S-305	The State Bank of Syracuse	Syracuse (Two Branches near City)
S-238	Indiana State Bank of Terre Haute	Terre Haute (Branch at Riley and two in City)
T-79	Farmers Loan and Trust Company (7)	Tipton (Two City Branches)
T-251	Union Trust Company	Union City
S-526	Nortern Indiana Bank and Trust Company	Valparaiso (Branch at Burns Harbour, Hebron, Kouts, three in Portage and ten in city)
S-798	The Veedersburg State Bank	Veedersburg (Branch in City)
S-63	Bank of Versailles	Versailles (One City Branch and at Cross Plains)
S-72	Vevay Deposit Bank	Vevay (Two City Branches and at East Enterprise)
T-258	Security Bank and Trust Company	Vincennes (Branch at Bickness, Freelandville and Oaktown and Two in City)

SCHEDULE C-Continued
List of Indiana State Banks as of June 30, 1985

Part I-Operating Banks

Charter No.	Total Loans	Loan Reserve	Total Securities	Cash and due from Banks	Bank Premises and Other Real Estate	Total Deposits	Total Capital Account	Total Assets
S-723	18,390	175	12,408	2,501	362	31,041	3,897	35,442
S-736	34,521	435	59,780	4,869	623	87,845	12,313	103,043
S-809	27,959	289	21,921	1,481	801	49,902	5,785	56,170
S-280	17,549	139	6,459	1,161	954	25,716	2,807	29,127
S-177	8,555	107	5,414	646	283	13,855	1,477	15,607
S-53	35,411	440	10,952	5,225	1,313	51,088	4,706	56,325
S-313	48,626	502	15,044	9,664	1,384	74,142	5,424	80,901
T-21	42,861	471	32,295	6,537	1,494	79,477	6,661	88,573
S-443	18,799	236	14,436	1,688	492	35,750	3,801	40,209
S-792	69,821	790	22,422	6,538	1,475	96,400	7,245	107,276
S-29	20,297	185	5,843	1,879	1,849	28,349	2,595	32,458
T-217	555,559	7,741	164,860	87,435	7,546	686,863	51,337	826,657
T-260	313,175	3,648	102,216	32,276	10,241	390,830	29,427	473,426
S-576	229,578	2,377	44,131	23,422	12,392	268,353	26,363	325,150
T-733	2,224	28	1,549	646	23	3,974	704	4,727
S-643	3,777	25	2,643	2,521	46	7,982	1,048	9,195
S-711	143,512	1,765	58,406	18,320	2,718	211,241	20,726	243,461
S-779	47,373	525	13,730	4,509	1,053	61,867	5,519	67,907
S-877	9,668	100	3,642	328	220	12,827	1,295	14,286
S-843	26,621	263	13,341	4,311	760	42,911	4,147	47,665
S-797	34,156	209	36,722	11,836	603	77,436	9,524	91,298
T-149	3,500	42	1,644	400	13	5,739	696	6,489
T-256	11,641	119	15,332	1,832	278	26,762	3,400	30,655
S-815	9,947	110	8,432	816	399	17,914	2,620	20,888
S-408	4,215	70	2,991	735	101	6,614	1,447	8,180
S-305	27,834	347	7,031	4,669	762	39,324	3,153	44,909
S-238	31,392	364	52,397	3,768	510	77,645	14,382	92,559
T-79	42,018	350	22,628	3,750	693	65,403	5,371	72,484
T-251	17,063	170	14,757	1,268	323	31,040	2,995	34,441
S-526	154,928	1,788	73,325	24,510	8,750	236,032	19,341	265,314
S-798	4,612	52	8,225	768	323	12,712	1,486	14,453
S-63	4,542	35	4,604	1,015	414	10,406	982	11,488
S-72	17,027	196	5,817	2,278	1,006	30,954	2,259	33,695
T-258	80,044	802	42,839	3,722	4,175	119,636	13,257	134,849

SCHEDULE C—Continued
List of Indiana State Banks as of June 30, 1985

Part I-Operating Banks

Charter No.	Name	Location
S-879	Wabash Valley Bank of Vincennes	Vincennes (One City Branch)
S-849	Frances Slocum Bank and Trust Company	Wabash (Branch at North Manchester and One City Branch)
S-819	Farmers Bank and Trust Company	Wadesville (Two Branches at Poseyville and one at St. Phillips and one in City)
P-246	Citizens Bank (1)	Wakarusa
S-786	Exchange Bank (7)	Warren
S-477	Counting House Bank	Warsaw (Branch at North Webster, and one in City)
S-9	Lake City Bank	Warsaw (Branches at Mentone, Milford, North Webster, Pierceton, Roann, Silver Lake, Syracuse, Wabash, Winona Lake, and three in City)
T-40	The Citizens Bank and Trust Company	Washington (Two City Branches)
S-331	The State Bank of Washington	Washington (One City Branch and one at Odon)
S-625	Citizens State Bank (7)	Waterloo
S-799	The Farmers State Bank	West College Corner (P.O. College Corner, Ohio) (Branch at Liberty)
T-243	The Merchants Bank and Trust Company	West Harrison (P.O. West Harrison, Ohio One City Branch)
T-204	American Trust and Savings Bank	Whiting
S-490	First Bank of Whiting	Whiting (Branch at Highland, U.S. #30 & Burr Street, Dyer, Griffith, Cedar Lake Lowell, Merrillville and four in Crown Point)
S-707	The Citizens State Bank	Williamsport (One City Branch, Branches at Pine Village and two Branches at West Lebanon)
T-188	First Union Bank and Trust Company (7)	Winamac (Branch at Medaryville, Star City and one in City)
T-32	Peoples Loan and Trust Company	Winchester (Branch at Farmland, Modoc, Ridgeville and one in City)
S-807	The Randolph County Bank	Winchester
S-80	Union State Bank	Windfall (Branch at Hobbs, Kempton, Sharpsville and Tipton)
S-829	Bank of Wolcott	Wolcott
S-763	Worthington State Bank	Worthington
S-678	Farmers State Bank	Wyatt (Branch at Walkerton)
S-639	Farmers State Bank	Zionsville (Three City Branches and one outside Lebanon)
	MUTUAL SAVINGS BANKS	
Sav-5	The Peoples Savings Bank	Evansville (Three City Branches)
Sav-2	LaPorte Savings Bank	LaPorte
Sav-3	Terre Haute Savings Bank	Terre Haute (One Branch in City)

1 Uninsured bank.

7 Member of Federal Reserve System, 7th District.
8 Member of Federal Reserve System, 8th District.

SCHEDULE C-Continued
List of Indiana State Banks as of June 30, 1985

Part I-Operating Banks

Charter No.	Total Loans	Loan Reserve	Total Securities	Cash and due from Banks	Bank Premises and Other Real Estate	Total Deposits	Total Capital Account	Total Assets
S-879	14,106	127	4,326	3,332	1,142	22,747	2,786	26,677
S-849	40,854	419	21,871	2,872	1,061	62,628	4,854	68,767
S-819	54,586	515	26,109	2,654	1,950	74,914	9,466	86,406
P-246	-0-	-0-	-0-	14	15	-0-	10	29
S-786	20,476	95	24,563	2,786	209	44,404	5,911	51,112
S-477	15,330	221	1,753	1,183	1,501	18,733	1,223	20,976
S-9	123,349	1,459	31,313	25,428	4,795	166,597	11,798	188,906
T-40	37,424	440	15,052	2,735	794	51,122	4,857	57,533
S-331	21,823	229	11,863	3,493	1,408	33,174	2,466	39,102
S-625	2,040	17	7,425	506	24	9,959	1,191	11,418
S-799	13,937	106	3,450	1,325	870	17,403	1,437	19,851
T-243	17,593	190	7,037	4,217	603	26,238	3,233	29,762
T-204	20,182	220	28,622	2,236	562	48,726	3,885	53,007
S-490	143,281	2,243	37,976	60,325	5,679	227,537	15,289	248,955
S-707	16,729	109	5,855	2,090	783	35,831	3,438	40,194
T-188	31,100	396	51,569	2,104	1,007	77,689	6,678	87,723
T-32	23,136	417	26,102	2,683	802	51,274	4,160	56,073
S-807	22,689	226	16,777	3,972	292	41,708	4,674	47,070
S-80	12,754	242	7,370	2,180	426	27,733	3,626	31,730
S-829	13,494	170	10,590	1,078	299	24,865	3,006	28,246
S-763	16,119	158	11,463	3,505	447	27,485	2,677	32,000
S-678	27,801	435	23,804	3,418	396	49,608	4,822	56,441
S-639	24,673	255	13,084	5,159	669	42,081	4,478	47,111
Sav-5	82,377	433	19,990	6,856	6,632	93,407	9,268	120,156
Sav-2	33,762	1,622	27,084	11,111	1,379	70,098	2,941	73,673
Sav-3	31,037	-0-	60,051	2,460	718	90,991	6,390	98,604

INDUSTRIAL LOAN AND INVESTMENT COMPANIES ISSUING CERTIFICATES OF INVESTMENT OR INDEBTEDNESS

SCHEDULE A

Summary of Reports of Condition of Five Industrial Loan and Investment Companies Issuing Certificates of Investment or Indebtedness as of June 30, 1985
(amounts rounded to nearest thousand)

	June 30, 1985	Dec. 31, 1984	June 30, 1984	Dec. 31, 1983
ASSETS:				
Loans and discounts	295,874	310,595	317,980	308,998
Less: reserve for possible loan losses	4,624	4,834	4,546	4,665
Loans Net	291,250	305,761	313,434	304,333
United States Government Obligations	10,317	6,047	43,076	46,462
Other Bonds and Securities	46,764	44,575	520	919
Certificates of Deposit	-0-	2,000	1,124	1,124
Cash on Hand and Due from banks	16,215	12,216	12,533	12,930
Real Estate used in business	6,762	7,113	5,918	5,664
Furniture and Fixtures, etc.	3,519	3,351	235	131
Other Real Estate	76	105	336	338
Prepaid Expenses	260	230	286	205
Accounts Receivable	97	99	148	91
Deferred Charges	1,118	95	177	161
Other Assets	6,627	10,190	8,390	8,608
TOTAL ASSETS	383,005	391,782	386,177	380,966
LIABILITIES				
Unhypothecated Certificates of Investment	336,937	337,908	332,836	325,361
Notes Payable	89	109	111	113
Accounts Payable	138	245	403	160
Unearned Discount	9,937	17,755	20,272	23,977
Accrued Expenses	110	125	110	122
Dealers' Reserve	137	93	95	94
Reserve for Taxes, Interest, etc.	2,795	3,392	2,369	1,844
Other Liabilities	1,669	1,770	1,599	1,679
TOTAL LIABILITIES	351,812	361,397	357,795	353,350
CAPITAL ACCOUNT:				
Subordinated notes and debentures	41	39	39	75
Common Stock	1,669	1,669	1,669	1,669
Surplus	10,645	10,645	10,645	10,645
Undivided Profits	18,838	18,032	16,029	15,227
TOTAL CAPITAL ACCOUNT	31,193	30,385	28,382	27,616
TOTAL LIABILITIES AND CAPITAL ACCOUNT	383,005	391,782	386,177	380,966

SCHEDULE A—Continued

Summary of Reports of Income of Five Industrial Loan and Investment Companies Issuing Certificates of Investment or Indebtedness as of June 30, 1985
(amounts rounded to nearest thousand)

	June 30, 1985	Dec. 31, 1984	June 30, 1984	Dec. 31, 1983
1. OPERATING INCOME:				
a. Interest and fees on loans	22,393	47,871	23,173	45,117
b. Interest on U.S. Treasury securities	348	814	432	986
c. Interest on States and political subdivisions	5	4,511	14	56
d. Income from other securities	2,961	10	2,322	3,274
e. Other services charges, commissions and fees	46	2,795	57	40
f. Other operating income	472	1,348	739	1,832
TOTAL OPERATING INCOME	26,225	57,349	26,737	51,305
2. OPERATING EXPENSES:				
a. Salaries and employee benefits	3,303	5,314	2,574	4,425
b. Interest on unhypothecated certificates over $100,000	657	1,919	800	1,247
c. Interest on other savings accounts	15,588	32,387	16,295	32,213
d. Advertising	602	1,271	595	973
e. Interest on subordinated notes and debentures	1	3	2	10
f. Interest on demand notes, etc	-0-	10	5	12
g. Occupancy expenses	646	1,136	551	916
h. Provision for possible loan losses	1,601	4,236	1,800	2,362
i. Other operating expenses	2,252	5,927	2,792	5,586
TOTAL OPERATING EXPENSES	24,650	52,203	25,414	47,744
3. INCOME BEFORE TAXES, ETC	1,575	5,146	1,323	3,561
4. APPLICABLE INCOME TAXES	703	2,475	668	1,772
5. INCOME BEFORE SECURITIES GAINS OR (LOSSES)	872	2,671	655	1,789
6. SECURITIES GAINS OR (LOSSES)	-0-	-0-	-0-	(10)
7. NET INCOME	872	2,671	655	1,779
CHANGES IN EQUITY CAPITAL				
1. Balance end of previous year	30,387	27,579	27,616	25,942
2. Adjustments	(66)	(121)	(109)	1,095
3. Adjusted balance end of previous year	30,321	27,458	27,507	27,037
4. Retirement of capital	-0-	-0-	(36)	-0-
5. Net Income — (loss)	872	2,927	655	1,779
6. Other increase — (decreases)	-0-	-0-	256	(1,200)
7. Balance end of current period	31,193	30,385	28,382	27,616

INDUSTRIAL LOANS AND INVESTMENT COMPANIES
ISSUING CERTIFICATES OF INVESTMENT

Name	Location
Evansville Morris Plan Co., Inc.	Evansville (Two city branches)
Thrift Incorporated	Evansville (One city branch)
Indianapolis Morris Plan Corporation	Indianapolis (Eleven city branches)
Fidelity Investment, Inc.	South Bend (Branch in Mishawaka)
The Morris Plan Company of Terre Haute	Terre Haute

DIVISION OF BUILDING AND LOAN ASSOCIATIONS

There were thirty-six (36) active building and loan associations as of December 31, 1984. Savings and loan associations submit a statement of condition and a report of earnings and expense at the close of each calendar year.

Indiana chartered building and loan associations held total assets of $1,493,279,364 which is a decrease of $4,556,690 from the preceding year. Mortgage loans in the amount of $1,147,627,758 were the principal type of asset held by the associations. This amount expressed as a percentage of total assets equals 76%.

Savings accounts amounted to $1,360,694,629, a decrease of $1,137,661 from the preceding year. General Reserves amounted to $50,774,410 or 3.4% of total assets and undivided profits amounted to $25,874,921 or 1.7% of total assets.

The liquidity of associations as measured by cash on hand, in banks and in U.S. Government obligations totaled $110,421,355 or 8.1% of savings accounts.

SCHEDULE A

Comparative Statement of State Chartered Building and Loan Associations for Years Ending December 31, 1983 and December 31, 1984

Items	December 31, 1983	December 31, 1984
Assets:		
Mortgage Loans	$1,142,861,510	$1,147,627,758
Share Loans	8,316,331	9,270,053
Consumer Loans	21,403,221	35,501,449
Real Estate Sold on Contracts	7,054,064	6,851,070
Real Estate Owned and in Judgement	4,679,087	6,813,594
*Investment	156,933,846	127,809,206
Cash on Hand	54,902,848	66,224,416
Office, Building, Furniture & Fixtures	21,517,431	20,699,755
Other Assets	80,167,716	72,482,063
TOTAL ASSETS	$1,497,836,054	$1,493,279,364
Liabilities:		
Savings Accounts	$1,361,832,290	$1,360,694,629
Advances from Federal Home Loan Bank	32,504,150	29,192,150
Borrowed Money	1,022,318	2,443,987
Loans in Process	3,627,773	5,756,285
Other Liabilities	13,839,372	14,013,995
Specific Reserves	4,968,270	4,528,987
General Reserves & Guaranty Stock	56,538,242	50,774,410
Undivided Profits	23,503,639	25,874,921
TOTAL LIABILITIES	$1,497,836,054	$1,493,279,364
*Investments:		
U.S. Government Bonds	$ 88,156,123	$ 44,196,939
Federal Home Loan Bank Stock	11,304,200	11,030,800
Other Securities	57,473,523	72,581,467

SCHEDULE B

Consolidated Statement of Income and Expense

	1983	1984
Interest:		
On Mortgage Loans	$119,014,844	$119,696,716
On Real Estate Contracts	602,354	639,042
On Investments and Bank Deposits	19,791,382	23,004,213
All Other Interest	3,436,433	5,019,994
Premiums, Commissions and Fees	3,799,976	3,942,674
Net Income from Real Estate Owned	(136,860)	(23,353)
Gross Income from Office Building	345,361	322,482
All Other Operating Income	5,077,233	5,529,225
GROSS OPERATING INCOME	$151,930,723	$158,130,993
Less: OPERATING EXPENSE		
Compensation	$ 9,721,140	$10,327,892
Rent, Light, Heat & Office Bldg. Expenses	2,046,262	2,169,427
Advertising	1,011,967	948,935
Data Processing, Office Supplies, F & F Telephone and Postage	3,560,110	3,642,381
Insurance and Bond Premiums	415,154	448,797
Federal Insurance Premiums	1,150,349	969,076
Supervisory Examinations and Audits	508,963	529,119
All Other Operating Expenses	4,035,290	4,437,977
TOTAL OPERATING EXPENSES	$ 22,105,009	$ 23,473,604
NET OPERATING INCOME BEFORE INTEREST AND OTHER CHARGES	$129,381,488	$134,657,389
Less: INTEREST CHARGES	2,882,439	4,478,869
NET OPERATING INCOME BEFORE FEDERAL INCOME TAX	126,499,049	130,178,520
Add: NON-OPERATING INCOME	2,201,581	1,275,495
NET INCOME AFTER INTEREST AND BEFORE CHARGES	128,700,630	131,454,015
Less: NON-OPERATING CHARGES	744,775	1,117,187
NET INCOME BEFORE FEDERAL INCOME TAX	127,955,855	130,336,828
Less: FEDERAL INCOME TAX	(29,755)	1,089,429
NET INCOME	$127,985,610	$129,247,399
ALLOCATION OF NET INCOME		
Reserves	(695,719)	(1,296,741)
Undivided Profits	416,583	3,637,358
Dividends	128,264,746	126,067,782

SCHEDULE C

List of State Chartered Building and Loan Associations as of June 30, 1985
(Total Assets — December 31, 1984)

Location	Name of Association	Total Assets
Anderson	First Savings & Loan Association of Central Indiana (I)	$213,687,838
Bargersville	Bargersville Building & Loan Association (I)	6,117,741
Boonville	Boonville Savings Association (I)	25,115,050
Boonville	Franklin Loan & Savings Association	138,237
Boonville	Warrick Loan & Savings Association	689,046
Chesterton	Northern Indiana Savings Association (I)	4,156,469
Connersville	Union Savings & Loan Association (I)	40,847,357
Crawfordsville	Montgomery Savings Association (I)	36,709,405
Edinburg	Blue River Savings & Loan Association (I)	7,831,862
Fort Wayne	Home Loan & Savings Association (I)	152,989,253
Frankfort	Citizens Savings & Loan Association (I)	33,899,966
Franklin	Mutual Building & Loan Association (I)	29,980,668
Frankton	Frankton Building & Loan Association (I)	29,638,960
Gary	United Savings & Loan Association of Gary	20,817
Goodland	Newton Co. Loan & Savings Association of Indiana (I)	5,323,195
Greensburg	Greensburg Savings & Loan Association (I)	15,923,472
Hartford City	City Savings Bank (I)	27,924,412
Indianapolis	Security Savings Association (I)	115,244,817
Jasper	Liberty Building & Loan Association	919,177
Kentland	Kentland Building & Loan Association (I)	4,018,447
LaPorte	Anchor Savings & Loan Association (I)	8,740,728
Lawrenceburg	Dearborn Savings Association (I)	30,566,033
Lawrenceburg	Progressive Building & Loan Association (I)	34,559,419
Logansport	Logansport Savings & Loan Association (I)	29,656,010
Martinsville	Home Building Association (I)	61,271,642
Michigan City	Michigan City Savings and & Loan Association (I)	28,391,449
Monticello	Peoples Savings & Loan Association (I)	46,214,638
Munster	American Savings & Loan Association (I)	69,048,523
New Castle	Henry County Savings & Loan Association (I)	$207,993,944
Princeton	Perpetual Savings & Loan Association (I)	24,814,143
Richmond	West End Building & Loan Association (I)	46,111,040
Scottsburg	Scottsburg Building & Loan Association (I)	31,595,913
Tell City	Peoples Building & Loan Association (I)	18,054,544
Washington	Home Building Savings & Loan Association of Washington (I)	37,474,399
Whiting	Liberty Savings Association of Whiting (I)	30,434,760
Wingate	The Home Building & Loan Association	575,990

(I)—Indicates insured by Federal Savings & Loan Insurance Corporation

DIVISION OF CONSUMER CREDIT

DIVISION OF CONSUMER CREDIT

The Consumer Credit Division is charged by statute with the administration of the Indiana Uniform Consumer Credit Code, the regulatory supervision of the Pawnbroking Act, and the Licensing Procedures of the Currency Exchange Act.

Indiana was the first state in the nation in 1935 to provide for regular examination of certain holders of consumer credit sales. Presently Indiana is the only state authorized to regularly examine all consumer credit sales from their inception as well as the financial organizations that purchase such sales.

The Consumer Credit Division has under its administration and regulatory jurisdiction over 14,500 Licensed Lenders and Registrants under the Indiana Uniform Consumer Credit Code. Field work of the twenty-two examiners working under the guidance of four Field Supervisors provide this Division with pertinent information and facts which we need to function effectively.

This Division receives and investigates all consumer complaints referred by all other state agencies as well as those filed directly by the consumers for determination of needed remedies, if any.

Examinations are necessary for correcting violations, the majority of which are un-willful, but an incalculable benefit is that of alerting creditors to requirements of the law by our staff, field and office, so that overcharges may be prevented rather than remedied. Most creditors, knowing they are subject to examination, prefer to avoid overcharges rather than to be cited after the fact by our staff of Division examiners. The statutes do provide penalties for willful violations. Such provisions, too, are effective preventatively.

As a result of regular examinations and complaint investigations, consumer creditors have been cited an average of 23,995 times in the last ten (10) years resulting in average fiscal refunds of $586,801. In this period the highest dollar amount of refunds in a fiscal year was $1,014,015 with the lowest being $222,923.

There is a continuous review of this Division's methods, policies, and philosophy in order to improve the over-all supervision and also to enable us to achieve our goals to represent and serve credit consumers through Indiana State Government.

CONSUMER LOAN LICENSEES
SUPERVISED LOANS

Supervised Loans (Loans in excess of 21% Annual Percentage Rate)

SCHEDULE A

	NUMBER	*DOLLAR AMOUNTS*
Indiana Supervised Loans	231,152	$635,062,905.96
Earned Loan Charges from Supervised Loans		111,953,103.09

SCHEDULE B

Classification by Security of Loans Made During The Period from January 1, 1984 to December 31, 1984

	NUMBER	DOLLAR AMOUNTS
Junior Mortgages on Real Estate	6,597	67,272,312.31
Security Agreements on Tangible Pgrsonal Property	108,389	219,015,686.68
Other	87,014	110,364,867.55
Total	202,000	$396,652,866.54

SCHEDULE C

Analysis of Loans Made During The Period from January 1, 1984 to December 31, 1984

	NUMBER	DOLLAR AMOUNTS
Net of any Unearned Loan Charges		
(a) $300 or less	16,774	$ 4,084,218.14
(b) $300.01 to $1,000	57,545	39,029,372.31
(c) $1,000.01 to $25,000	127,196	337,784,892.09
(d) $25,000.01 and over	485	15,754,384.00
(e) Total During Period	202,000	$396,652,866.54

The Average Loan Made During the Period from January 1, 1984 to December 31, 1984 was $1,963.63.

PAWNBROKING LICENSEES

PAWNBROKERS

Of the oldest types of lending agencies, the Pawnbrokers are perhaps among the first. Pawnbrokers make loans to individuals, usually for small amounts, based on a pledge of personal property.

Of the 85,592 loans made during the year, 41,464 were for $25.00 or less.

The Pawn loans made during the year by the twenty-eight licensed pawnbrokers amounted to $3,376,592.19.

PAWNBROKER LICENSEES

ANDERSON, INDIANA
Alan Rubenstein,
d/b/a Alan's Jewelry and Loan Co.

BLOOMINGTON, INDIANA
A-1 Enterprises, Inc.
d/b/a A-1 Pawn Shop
Sormac Corporation of
Bloomington

CHESTERTON, INDIANA
Jack Batz
d/b/a Jacks Gun Shop

COLUMBUS, INDIANA
The Trading Post Pawn Brokers

CONNERSVILLE, INDIANA
William T. Marshall, Jr.
d/b/a Bill's Pawn Shop

ELKHART, INDIANA
C & L Loan & Pawn Shop

EVANSVILLE, INDIANA
Goldman's Stores, Inc.

FORT WAYNE, INDIANA
B & B Loan Office

GARY, INDIANA
Gary Loan and Mercantile Co., Inc.
Jack's Loan Office, Inc.

HAMMOND, INDIANA
Harold's Inc.

HOPE, INDIANA
The Gold Nugget Pawn Shop

INDIANAPOLIS, INDIANA
Dock Brothers Loan Co., Inc.
Joseph's Jewelry & Loan Company, Inc.
Rapp's Jewelry and Loan Company
Sack's Eagle Loan Co., Inc.
Stanley E. Cohen,
d/b/a Stan's Loan
Westside Loan Company
William N. Long,
d/b/a Bill's Pawn Brokerage

JEFFERSONVILLE, INDIANA
Sidney Rubin,
d/b/a Gold's Pawn Shop & Jewelry

KNOX, INDIANA
A.C.E. Pawn Shop

LAFAYETTE, INDIANA
The Pawn Shop, Inc.

MICHIGAN CITY, INDIANA
The Family Pawn & Loan Company, Inc.

NEW ALBANY, INDIANA
Lawrence M. Kaplin,
d/b/a Ace Loan & Sporting Goods

OSGOOD, INDIANA
S & R Pawn Shop

SOUTH BEND, INDIANA
Red's Inc.

VALPARAISO, INDIANA
Gregory Engstrom
d/b/a Engstrom Coin & Jewelry

PART I

SCHEDULE A

Consolidated Balance Sheet as Submitted by the Twenty-five Pawnbroking Licensees
As of December 31, 1984 and December 31, 1983

	Dec. 31, 1984	Dec. 31, 1983	Increase (Decrease)
ASSETS:			
Cash on Hand and Due from Banks	$ 443,330.02	$ 292,340.39	$150,989.63
Pledge Loans Outstanding	1,470,610.93	1,458,912.06	11,698.87
Other Loan Receivables	77,324.43	58,195.47	19,128.96
Merchandise Inventory	1,079,919.54	910,220.43	169,699.11
Furniture and Fixtures	51,603.64	40,946.32	10,657.32
Unclassified Assets	477,805.37	505,684.80	(27,879.43)
Total Assets	$3,600,593.93	$3,266,299.47	$334,294.46
LIABILITIES:			
Notes Payable	$ 410,693.17	$ 377,418.14	$33,275.03
Accounts Payable	301,666.06	254,476.06	47,190.00
Unclassified Liabilities	590,810.83	534,789.27	56,021.56
Total Liabilities	$1,303,170.06	$1,166,683.47	$136,486.59
CAPITAL AND/OR NET WORTH:			
Net Worth of Individuals and/or Partnerships	$1,076,755.17	$1,008,918.75	$67,836.42
Common Stock	178,909.00	199,418.00	(20,509.00)
Surplus and Undivided Profits	1,041,759.70	891,279.25	150,480.45
Total Capital Account	$2,297,423.87	$2,099,616.00	$ 197,807.87
Total Liabilities and Capital	$3,600,593.93	$3,266,299.47	$334,294.46

SCHEDULE B

Consolidated Statement of Earnings, Expenses and Changes in Net Worth for the Year 1984

Gross Earnings and Income from all Business:		
Interest Collected on Pledge Loans	$ 406,608.28	
Interest Collected on all Other Loans	2,654.00	
Storage Fees Collected on Pledge Articles	305,363.41	
Income From Merchandising Business	1,911,058.16	
Unclassified Income	26,830.57	
Total Gross Earnings and Income		$2,652,514.42
Total Expenses in Conducting all Business		-2,094,549.83
Net Income and Earnings		$ 557,964.59
Additions to Net Worth:		
New Funds Invested	$ 24,062.94	
Other Credits to Surplus	13,500.00	
Total Net Additions		$ 37,562.94
Sub Total		$ 595,527.53
Deductions in Net Worth:		
Withdrawals from Profit or Capital	$ 394,566.25	
Dividends		
Unclassified Deductions	3,153.41	
Total Deductions		$ -397,719.66
Increase in Net Worth		$ 197,807.87
Capital Account as of December 31, 1983		2,099,616.00
Capital Acount as of December 31, 1984		$2,297,423.87

SCHEDULE C

Analysis of Pawn Loans Made During Year of 1984
By Number and Dollar Value and Percent of Each Group as to Total

Item	Number	Percent	Dollar Value	Percent
Pawn Loans Made or Renewed:				
$ .01 to $ 10.00	11,349	13.26	$ 97,032.50	2.87
$ 10.01 to $ 25.00	30,115	35.18	556,171.64	16.47
$ 25.01 to $ 50.00	28,971	33.85	1,008,475.45	29.87
$ 50.01 to $ 100.00	10,926	12.76	789,245.00	23.38
$100.01 to $ 300.00	3,695	4.32	638,926.60	18.92
$300.01 to $1,000.00	536	.63	286,741.00	8.49
Totals	85,592	100.00	$3,376,592.19	100.00

The average size of Pawn Loans made in 1984 was $39.45 as compared to $39.30 in 1983.

PART II

Reconciliation as to Number and Dollar Value
of Pawn Loans Made in 1984

Item	Number	Dollar Value	Number	Dollar Value
Pawn Loan Receivables, December 31, 1983	33,829	$1,458,912.06		
Pawn Loans Made or Renewed in 1984	85,592	3,376,592.19		
Sub-Total			119,421	$4,835,504.25
LESS:				
Pawn Loans Paid or Renewed	73,472	$3,021,189.89		
Pledges Unredeemed and Sold	12,810	343,703.43		
Sub-Total			86,282	$3,364,893.32
Pawn Loan Receivables, December 31, 1984			33,139	$1,470,610.93

The average size of Pawn Loan Receivables as of December 31, 1984 was $44.38 as compared to $42.99 on December 31, 1983.

CURRENCY EXCHANGE LICENSEES

CURRENCY EXCHANGES

Currency Exchanges are institutions authorized to sell checks or other instruments of payment of money to the public. At the close of the fiscal year ending June 30, 1985, there were fifteen currency exchange licensees having 4,753 agents operating under the provisions of the Currency Exchange Act.

Currency Exchange Licensees are not required to submit annual reports of their operations.

CURRENCY EXCHANGE LICENSEES

BRIGHTON, ENGLAND
Travellers Cheque Associates Ltd.

CINCINNATI, OHIO
First National Cincinnati Corp.

DALLAS, TEXAS
Repulic Money Orders, Inc.

GARY, INDIANA
Gary Currency Exchange, Inc.

HAMMOND, INDIANA
165th & Calumet Currency Exchange, Inc.

INDIANAPOLIS, INDIANA
Indiana Check Cashier #1, Inc.

IRVING, TEXAS
Associates Financial Express, Inc.

LOUISVILLE, KENTUCKY
427 Money Order Company
A Division of Eton Services, Inc.

LONDON, ENGLAND
Barclays Bank PLC

MARION, INDIANA
Hank's Supermarket of Marion, Inc.

MINNEAPOLIS, MINNESOTA
Travelers Express Company, Inc.

NEW YORK, NEW YORK
American Express Company
Related Services Company, Inc.
Citicorp Services, Inc.
The Chase Manhatten Corporation

SAN FRANCISCO, CALIFORNIA
B A Cheque Corporation

DIVISION OF CREDIT UNIONS

A credit union is a cooperative, non-profit association, incorporated under the laws of this state, for the purpose of educating its members in the concepts of thrift and to encourage thrift among its members. A credit union creates a source of credit at a fair and reasonable rate of interest and provides an opportunity for its members to use and control their own money in order to improve their economic and social condition. One very basic difference between credit unions and other financial institutions is that credit unions are predominantly service-oriented. While profits do play an important role in the operations of the credit union, the original philosophy of providing the best, yet least costly, services possible has remained constant through the years. The members of a credit union are a group of individuals with some type of "common bond"; that is, some clearly defined group of people, each having a similar interest.

As of December 31, 1984, there were eighty-six (86) active state-chartered credit unions. These credit unions suffered a reduction in savings during the fiscal year ending December 31, 1984. The total share deposits of all Indiana credit unions, which is now over $581.1 million, decreased by $57.1 million for a reduction of 9.0%. The total of loans outstanding, which is now $360.0 million, decreased more than $26.3 million, or a reduction of 6.8%. The total assets of Indiana state-chartered credit unions, which is now in excess of $633.9 million, decreased $61.5 million or 8.9% during the fiscal year.

SCHEDULE A

CONSOLIDATED STATEMENT OF CONDITION OF INDIANA STATE CREDIT UNIONS
AS OF DECEMBER 31, 1984

ASSETS	December 31, 1984	December 31, 1983
Cash on Hand and Due From Banks	$ 13,385,353	$ 16,259,646
Total Loans	360,055,782	386,445,844
U.S. Government Securities	85,542,636	105,787,009
Building & Loan Association Shares	23,598,387	18,441,828
Certificates of Deposit	125,690,770	139,125,549
Other Investments	9,196,034	13,126,405
Land and Buildings	6,772,854	8,910,868
Furniture and Fixtures	5,336,201	3,778,371
Other Assets	4,409,001	3,678,411
TOTAL ASSETS	$633,987,078	$695,553,931
LIABILITIES AND EQUITY		
Shares	$581,144,475	$638,317,465
Total Borrowed Money	3,054,109	942,996
Dividends Declared, but not paid	1,205,647	1,732,233
Accounts Payable	712,237	971,981
Other Liabilities	333,769	764,203
Reserves (Other than loan reserves)	2,474,486	5,603,791
TOTAL LIABILITIES	$588,924,723	$648,332,669
Regular Reserve for Loans	$ 21,591,069	$ 24,165,366
Special Reserve for Delinquent Loans	—0—	—0—
Undivided Profits	23,471,286	23,055,896
TOTAL EQUITY	$ 45,062,355	$ 47,221,262
TOTAL LIABILITIES & EQUITY	$633,987,078	$695,553,931

SCHEDULE B

CONSOLIDATED STATEMENT OF INCOME AND EXPENSE OF INDIANA STATE CREDIT UNIONS
AS OF DECEMBER 31, 1984

INCOME	December 31, 1984
Interest on Loans	$43,675,790
Income from Investments	25,911,569
Other Income (excluding reserve income)	1,572,790
TOTAL INCOME	$71,160,149
EXPENSES	
Employee Compensation	$ 6,103,432
Employee Benefits	1,539,014
Travel and Conference Expense	258,886
Association Dues	216,503
Office Occupancy	1,040,863
Office Operation Expense	3,028,849
Educational and Promotion	611,213
Loan Servicing Expense	220,646
Professional and Outside Services	1,686,850
Provision for Loan Losses	31,162
Member Insurance	838,942
Operating Fees	261,839
Cash Over and Short	17,191
Interest on Borrowed Money	392,730
Annual Meeting Expense	90,229
Miscellaneous Operating Expense	838,546
TOTAL EXPENSE	$17,176,895
NET INCOME	$53,983,254

SCHEDULE B CONTINUED

DISTRIBUTION OF NET INCOME

	December 31, 1984
Transferred to Regular Reserve	$ 3,866,055
Transferred to Undivided Profits	50,117,199
TOTAL DISTRIBUTION	$53,983,254
Dividends Paid to Shareholders	$44,674,970

	Dec., 1984	Dec. 1983	Increase + Decrease -	Percentage
ASSETS	$633,987,078	$695,553,931	-61,566,853	- 8.9%
SHARES	581,144,475	638,317,465	-57,172,990	- 9.0%
LOANS	360,055,782	386,445,844	-26,390,062	- 6.8%
INVESTMENTS (U.S. Government Obligations, Banks, Savings & Loans, etc.)	244,027,827	276,480,791	-32,452,964	-11.7%
FIXED ASSETS	12,109,115	12,689,239	-580,124	-4.6%

SCHEDULE C

List of State Chartered Credit Unions as of December 31, 1984

Location	Name	Total Assets
Anderson	Anderson Post Office Credit Union	$ 974,847
Auburn	DeKalb Co. Farm Bureau Co-op Credit Union (I)	13,529,430
Bluffton	Franklin Electric Employees Credit Union (*I)	541,981
Brazil	Clay Co. Farm Bureau Co-op Credit Union	581,976
Chrisney	Spencer Co. Farm Bureau Co-op Credit Union (I)	914,055
Columbus	Arvin Employees Credit Union (I)	6,093,871
Columbus	Golden Foundry Employees Credit Union (I)	536,893
Corydon	Harrison Co. Farm Bureau Co-op Credit Union (I)	173,865
Crown Point	Lake Co. Farm Bureau Co-op Credit Union	87,299
Dillsboro	Dearborn Co. Farm Bureau Co-op Credit Union (I)	320,607
Dunkirk	Indiana Glass Employees Credit Union (I)	676,441
East Chicago	C.E. Employees Credit Union	2,455,593
East Chicago	East Chicago Firemen's Credit Union	595,069
East Chicago	East Chicago Teachers Credit Union (I)	3,433,327
Fort Wayne	Allen Co. Postal Employees Credit Union (I)	$ 4,458,546
Fort Wayne	Public Service Credit Union (I)	8,631,919
Fort Wayne	Tokheim Employees Credit Union (I)	2,744,095
Frankfort	Clinton Co. Farm Bureau Co-op Credit Union	3,285,695
Frankfort	Nickel Plate Industrial Credit Union (I)	1,433,284
Franklin	Arvin G & F Credit Union	1,906,599
Gary	Federal Employees Credit Union	3,177,394
Gary	Gary Railways Employees Credit Union	85,026
Goshen	Elkhart Co. Farm Bureau Co-op Credit Union (*I)	42,751,361
Goshen	Penn Credit Union (I)	8,781,450
Greenfield	Hancock Co. Farm Bureau Co-op Credit Union	151,158
Hagerstown	Perfect Circle Credit Union (*I)	13,260,275
Hammond	Hammond Firefighters Association Credit Union	597,964
Huntington	Huntington Co. Farm Bureau Co-op Credit Union	2,494,105
Indianapolis	Block's Employees Credit Union	331,209
Indianapolis	Citizens Gas Utility Credit Union (I)	5,356,320
Indianapolis	Diamond Chain Credit Union	776,507
Indianapolis	Double Eleven Credit Union (I)	5,623,535
Indianapolis	Dow Employees Credit Union (I)	4,745,268
Indianapolis	Employees Credit Union at L.S. Ayres (I)	2,032,790
Indianapolis	Farm Bureau Employees Credit Union	2,398,319
Indianapolis	Grain Dealers Mutual Credit Union	442,310
Indianapolis	Highway Credit Union (I)	1,633,748
Indianapolis	Indiana Public Employees Credit Union (I)	5,694,247
Indianapolis	Indianapolis Hebrew Credit Union (I)	733,606
Indianapolis	Indianapolis Police Department Credit Union	8,642,334
Indianapolis	Indianapolis Post Office Credit Union (*I)	19,061,117
Indianapolis	Indianapolis Power & Light Credit Union	3,654,804
Indianapolis	Indianapolis Railroad Employees Credit Union (*I)	887,992
Indianapolis	IPTC Employees Credit Union	5[illegible],861
Indianapolis	Jet Credit Union (*I)	19,007,939
Indianapolis	KEMBA Employees Credit Union (*I)	15,264,054
Indianapolis	Lane Bryant Employees Credit Union (I)	3,695,361
Indianapolis	Louis C. Buehler Credit Union (I)	324,662
Indianapolis	Marion Co. Farm Bureau Co-op Credit Union	763,191
Indianapolis	Mutual Insurance Credit Union (I)	233,317
Indianapolis	Naval Avionics Employees Credit Union (I)	17,539,668
Indianapolis	Rand McNally Credit Union	159,269
Indianapolis	RCA Indianapolis Employees Credit Union (I)	33,350,591
Indianapolis	Richardson Employees Credit Union (I)	816,331
Indianapolis	Roberts Employees Credit Union (I)	405,179

SCHEDULE C—Continued

List of State Chartered Credit Unions as of December 31, 1984

Location	Name	Total Assets
Indianapolis	Standard Oil Employees Credit Union	720,867
Indianapolis	State Merit Service Credit Union	1,347,747
Jeffersonville	Clark Co. Farm Bureau Co-op Credit Union (I)	403,170
Kokomo	Kokomo Post Office Credit Union	464,816
Lafayette	G.T.C. (Lafayette) Credit Union (I)	1,276,383
LaPorte	Municipal Employees Credit Union (I)	419,850
Lawrenceburg	Seagram Employees Credit Union (I)	3,397,376
Logansport	Cass Co. Farm Bureau Co-op Credit Union (I)	1,725,605
Logansport	G.T.C. (Logansport) Credit Union	127,418
Loogootee	Martin Co. Farm Bureau Co-op Credit Union	1,237,704
Marion	Grant Co. Farm Bureau Co-op Credit Union	501,651
Monroe	Adams Co. Farm Bureau Co-op Credit Union (I)	3,874,884
Muncie	Ball Employees Credit Union (I)	4,721,881
Muncie	Muncie Post Office Credit Union (*I)	418,921
New Albany	New Albany Schools Credit Union (I)	1,198,816
New Castle	New Castle State Hospital Credit Union (I)	309,583
New Haven	Allen Co. Co-op Credit Union (I)	1,008,163
Pendleton	Indiana Reformatory Credit Union	500,500
Plainfield	Muslim Credit Union of Central Indiana (I)	45,486
Richmond	NATCO Employees Credit Union (I)	9,982,435
Richmond	Richmond State Hospital Credit Union (1)	323,550
Richmond	Wayne Employees Credit Union (I)	1,247,746
Rochester	Fulton Co. Farm Bureau Co-op Credit Union (I)	52,956
Seymour	Jackson Co. Farm Bureau Co-op Credit Union (I)	1,897,081
South Bend	South Bend Post Office Credit Union (I)	3,214,425
South Bend	Teachers Credit Union (I)	250,829,983
Sullivan	Sullivan Co. Farm Bureau Co-op Credit Union (*I)	788,940
Terre Haute	Terre Haute Post Office Credit Union (I)	611,752
Valparaiso	Porter Co. Farm Bureau Co-op Credit Union (I)	3,687,850
Vevay	U.S. Shoe (Vevay) Credit Union	73,005
Wabash	Wabash Co. Farm Bureau Co-op Credit Union (*I)	58,790,083

(I)—Indicates insured by The National Credit Union Administration

(*I)—Indicates insured by The National Deposit Guaranty Corporation

EDP

Division of Electronic Data Processing

There are two hundred eighty five (285) data centers processing work for State Chartered Financial Institutions.

These data centers include:

1. State Chartered Banks
2. State Chartered Credit Unions
3. State Chartered Savings & Loans
4. Independent data centers
5. National Banks engaged in data work for State Chartered Financial Institutions.

Office automation is still increasing in both small and large institutions. The use of personal computers is having a tremendous impact on all size businesses. It is true that many times the computer does not reduce the need for existing personnel *but* it can eliminate adding personnel.

We must face the reality that labor costs continue to climb. If a labor saving device such as a personal computer can be utilized instead of having to hire additional employees, the savings are cost effective.

Efficiency is the ultimate goal. There is nothing wrong with the old hand-posting systems except that they are inefficient in today's modern business world.

Integrity of Data is another goal that should be of utmost importance. The computer will not "plug-in" a figure to even things out. This is a "human fallacy."

The EDP Examiners of the Department strive to assist the data centers to achieve their goals by suggesting that certain industry standards, controls, and security measures be utilized.

The best interests of the public can be served by having a prudent management philosophy.